



# **COMBINATION POLICY PROGRAM**

**NEW YORK**

**UTICA FIRST INSURANCE SERVICES  
COMBINATION POLICY PROGRAM MANUAL**

**NEW YORK**

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This manual contains the rules and rating procedures that apply to the Combination Policy Program.

The special rules, rating procedures, forms, and endorsements filed by or on behalf of the company apply in lieu of those referenced in this manual.

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**RULE 1 -- ELIGIBILITY**

A commercial package policy must include two or more of the following component coverages to be eligible for coverage under this program:

- Property coverage
- Liability Coverage
- Inland Marine Coverage
- Glass Coverage
- Crime Coverage
- Automobile Coverage
- Other Property or Liability Coverages in effect for the company

This program does not apply to farms except when insured with commercial risks.

**RULE 2 -- PROGRAM DESCRIPTION**

A commercial policy written under this program must include:

- Declarations page(s)
- Common Policy Conditions
- Forms and Endorsements that apply to all coverages
- Forms and Endorsements that apply to each component coverage provided by the policy

The policy may also include a cover and table of contents.

Common Policy Conditions include provisions relating to assignment; cancellation; change, modification or waiver of policy terms; inspection; and examination of books and records. Attach an appropriate Common Policy Conditions endorsement, including any applicable state amendatory endorsement that modifies any of the five common policy conditions.

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**RULE 3 – POLICYWRITING INSTRUCTIONS**

**3.1 Premium Determination**

Determine the premium for the combination policy program using the rates and premiums for each component coverage.

Apply the premium modification factor shown in this manual when the following coverages are included:

- Property coverage on the insured's buildings or personal property using the Commercial Property Coverage or the Commercial Inland Marine Coverage
- Liability coverage for the insured's premises and operations

Premium modifications do not apply to the following:

- Automobile coverage
- Earthquake coverage
- Liability coverage on exposures that are not necessary, incidental, or usual to the premises insured under the property coverages
- Minimum premiums

**3.2 Minimum Premium**

Refer to company for minimum premiums, if applicable.

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**3.3 Policy Term**

Policies may be written for a term of up to three years or on a continuous basis, except where limited by the rules for individual component coverages.

Prorate the annual premium for policy terms of less than one year.

**3.3.1 Installment Policies**

The premium for policies written on an annual payment basis is determined as follows:

Use the annual premium based on the rates in effect at the anniversary date. Attach an endorsement that specifies how the annual premium is determined at the anniversary date; or

Multiply the premium in effect at time of inception by a factor of 1.05.

**3.3.2 Prepaid Policies**

Determine the premium for policies written on a prepaid basis by multiplying the annual premium by the policy term expressed in years.

**3.3.3 Continuous Policies**

Determine the annual premium for policies written on a continuous basis by using the rates in effect at the anniversary date.

Make any newly applicable forms and endorsements part of the policy at each anniversary date.

Attach an endorsement that specifies how the annual premium is determined at the anniversary date.

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**3.3.4 Renewal Endorsement**

A policy may be renewed by endorsement. The premium is determined using the rates in effect at the time of renewal.

The policy term cannot be extended more than three years.

Make any newly applicable forms and endorsements part of the policy at each renewal date.

**3.3.5 Cancellation**

Policies or component coverages may be cancelled only in accordance with the terms of the cancellation provisions in the applicable state amendatory endorsement.

Compute any return premium on a pro rata basis.

**RULE 4 -- PREMIUM MODIFICATION CLASSIFICATIONS**

The premium modifications are based on the classifications listed below.

**-- APARTMENTS --**

This classification includes buildings used principally for apartment purposes, including:

Apartments	Garden Apartments
Apartment Mercantiles	Housing Projects
Boarding Houses	Rooming Houses
Condominiums	Tenements
Dwellings	Townhouses

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This classification does not include:

Apartment Hotels	Nurses' Homes
Convents	Nursing Homes
Dormitories (School)	Sisters' Homes
Fraternity Houses	Sorority Houses
Monasteries	

**-- CONTRACTORS --**

This classification includes businesses where the principal operation is construction, demolition, installation, or maintenance.

**-- INSTITUTIONAL --**

This classification includes risks principally occupied by organizations that are:

Charitable	Religious
Educational	Hospitals, Nursing Homes, and
Governmental	Similar Health Care Institutions

This classification does not include buildings with manufacturing, repair, or salvage operations, or supplying food service or lodging for itinerants.

**-- MANUFACTURING OR PROCESSING --**

This classification includes businesses where the principal activity is manufacturing or processing raw materials or finished goods.

**-- MERCANTILE --**

This classification includes establishments where the principal business is buying or selling merchandise. The classification includes both retail and wholesale risks and bars, restaurants, and taverns.

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**-- MOTEL-HOTEL --**

This classification includes risks whose business activities involve providing lodging for transients. The classification includes:

Apartment Hotels	Resort Hotels
Hotels	Tourist Courts
Motels	Tourist Homes

**-- OFFICE --**

This classification includes risks used principally for offices including administrative, professional, and banking.

This classification does not apply to office areas within other classifications.

**-- SERVICE --**

This classification includes establishments where the principal operation is providing personal or commercial services.

This classification includes:

Entertainment	Storage of Property of Others
Recreation	Automobile Service, Repair, Parking, or
Storage	

This classification does not include:

Bars	Motel-Hotel classifications
Restaurants	Taverns

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**RULE 5 -- INDIVIDUAL RISK PREMIUM MODIFICATIONS**

The following modifications may be applied to recognize special characteristics of the risk that are not fully reflected in the rates.

This plan applies separately each coverage part and only to a coverage part that generates at least \$2,500 in premium at basic limits before the application of modifications.

The total amount of credit or debit developed using the following table cannot exceed 15%.

The overall effect of this plan when used in conjunction with other individual risk premium modification plans, schedule rating plans, and experience rating plans on any individual risk shall not, in the aggregate, provide for modification of rates in excess of 25%. However in the event that application of an experience rating plan produces a modification that exceeds 25%, such modification may be applied in its entirety.

This plan must be applied uniformly to all insureds who qualify.

Individual underwriting files shall contain the specific criteria that permit the upward or downward adjustment of the premium and document the particular circumstances that support each debit or credit.

The adjustments made by this plan must be based on rating characteristics not already reflected in the base rates.

The credit or debit developed by the use of this rule is applied after all other rating procedures.

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<b>Risk Variations</b>		<b>Range of Modifications</b>	
		<b>Credit</b>	<b>Debit</b>
(1)	Building design, suitability for present use - Superior - Adequate - Inadequate. Building structural features and protection features, suitability for present use - Superior - Adequate - Inadequate.	6%	to 6%
(2)	Building condition and maintenance including wiring, heating, plumbing, air conditioning, fire protection - Superior - Adequate - Inadequate. Response to recommendations regarding building condition and maintenance - Superior - Adequate - Inadequate.	8%	to 8%
(3)	Surrounding premises, outside storage, exposure to insured property - High - Average - Low.	4%	to 4%
(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. Protective safeguards for operations and hazards - Superior - Adequate - Inadequate.	6%	to 6%
(6)	Condition of premises, machinery, equipment and protective equipment - Superior - Adequate Inadequate. Response to recommendations regarding operations and equipment - Superior - Adequate Inadequate.	8%	to 8%
(7)	Storage practices, susceptibility to damage - Superior - Adequate - Inadequate.	5%	to 5%

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<b>Risk Variations</b>	<b>Range of Modifications</b>		
	<b>Credit</b>	<b>to</b>	<b>Debit</b>
(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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**COMMERCIAL  
PROPERTIES  
PROGRAM**

**NEW YORK**

# **UTICA FIRST INSURANCE COMPANY COMMERCIAL PROPERTIES MANUAL**

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#### **INTRODUCTION**

The Commercial Properties Manual contains the rules, classifications, and rating information for writing commercial fire and allied lines insurance on buildings and structures, business personal property, and loss of business income (time element).

Special rules, rates, forms, and endorsements filed by or on behalf of the company apply in lieu of those referred to in this manual. Refer to the company for Commercial Properties coverages not available through this manual.

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### **RULE 1        ELIGIBILITY**

Eligibility for coverage under the Commercial Properties Program is limited to risks that can be rated on a class basis. Class rating involves the use of rating information developed for groups of risks that have similar features, such as occupancy, construction, protection, and size. Specific rates can be provided for properties not eligible for class rating. Specific rates are based upon a physical survey and application of rating schedules. Refer to the company for specific rates.

#### **1.1     Eligible Risks**

Eligible classifications are shown in the Classification Codes section of the manual.

The Classification Codes section describes the occupancy under four headings:

- Habitational
- Mercantile (Retail or Wholesale)
- Non-Manufacturing
- Warehouses and Yards

#### **1.2     Ineligible Risks**

Manufacturers and processors (Class Codes 40000 - 49900), farm operations, and dwellings (Class Code 09900) are not eligible. However, ordinary or light service occupancies (Class Codes 22000 or 21910) can apply to smaller moderate or light hazard manufacturing or processing risks.

### **RULE 2        DEFINITIONS**

#### **2.1     Construction (See Territorial Definitions pages)**

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

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

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

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

Note: Metal buildings with metal or frame supports shall be classified as frame.

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### 2.1a Construction Year (See Territorial Definitions pages)

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

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

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

### 2.2 Protection (See Territorial Definitions pages)

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

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

**Protected** - Building is located within 1,000 feet of a fire hydrant and is within 5 road miles of a responding fire department.

**Semi-Protected** - Building is located more than 1,000 feet away from an approved fire hydrant, but is within 5 road miles of a responding fire department.

**Unprotected** - All others.

### 2.3 Location

Location is each separately rated, non-communicating building or structure.

### 2.4 Miscellaneous Locations

When property at five or more locations is covered on a combined/blanket basis as described in Rule 6, the values at miscellaneous locations (that fall within the maximum value requirement) can be disregarded if the Average Rate Method is used to develop the rating information.

Miscellaneous locations are those locations with values less than \$150,000. The sum of the values at all permitted miscellaneous locations cannot exceed a maximum of 10 percent of the total value at all covered locations.

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### 2.4.1 Determination of Miscellaneous Locations

**Step 1** Identify all locations and the covered values at each location.

**Step 2** Combine the value of buildings and personal property at the same location if an average rate includes both buildings and personal property. (When a reporting form is used on renewal business, use average values. When a non-reporting form is used or when a reporting form is used on new business, use the total of the limits reflecting the appropriate coinsurance percentage.)

**Step 3** Multiply the total value of all locations by .10.

**Step 4** Beginning with the lowest valued location, in ascending order determine the sum of the value of items at locations with values of less than \$150,000. (The total value of these locations must be less than the result of Step 3 above.)

---

Example.

Location Number	Values	Step 1
1	\$1,000,000	<b>Step 2</b> Total value of all locations is \$1,525,000.
2	250,000	<b>Step 3</b> The maximum amount of values permitted at all miscellaneous locations is \$152,500. (\$1,525,000 x.10)
3	100,000	
4	75,000	<b>Step 4</b> Locations 5, 6, and 7 qualify as miscellaneous locations. The next highest valued location is location 4.
5	50,000	
6	25,000	
7	25,000	However, the sum of the values at locations 4, 5, 6, and 7 exceeds the 10 percent maximum permitted
<b>Total</b>	<b>\$1,525,000</b>	

---

### 2.4.2 Determination of Premium for Miscellaneous Locations

Although the values at miscellaneous locations are not used in determining the Average Rate, a premium must be charged for the property at the miscellaneous locations. Determine the premium for miscellaneous locations by multiplying the applicable average rate by the total of values at the Miscellaneous Locations.

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**RULE 3 POLICYWRITING INSTRUCTIONS**

**3.1 Policy Format**

A commercial property policy can be written as a monoline policy or can be packaged with other commercial lines forms to create a commercial combination policy. The following are components of the monoline format:

<b>MONOLINE</b>
Declarations Page and any Supplementary Declarations Pages
Table of Contents, CP-1
Common Policy Conditions, CL-100
Commercial Property Coverage Conditions, CP-100
One or more Coverage Parts: <ul style="list-style-type: none"><li>Building and Personal Property Coverage Part, CP-12</li><li>Builders' Risk Coverage Parts, CP-14 or CP-15</li><li>Condominium Buildings Coverage Part, CP-19</li><li>Condominium Unit Coverage Part, CP-21</li><li>Personal Property Coverage Part - Reporting Form, CP-25</li><li>Earnings Coverage Part, CP-60UF</li><li>Extra Expense Coverage Part, CP-69</li><li>Income Coverage Part, CP-70UF</li></ul>
One or more Perils Parts: <ul style="list-style-type: none"><li>Fire Perils Part, CP-80</li><li>Basic Perils Part, CP-82</li><li>Broad Perils Part, CP-83</li><li>Special Perils Part, CP-85</li><li>Earthquake Perils Part, CP-89</li></ul>
Endorsements: <ul style="list-style-type: none"><li>State Amendments</li><li>Coverage Options</li><li>Perils Options</li><li>Others</li></ul>

When the commercial property coverage is packaged with other forms that already contain provisions relating to Assignment of Transfer of Rights or Duties, Cancellation, Changes or Modification, Inspections, and Examination of Books and Records, the Common Policy Conditions, CL-100, can be omitted.

When more than one item is insured on the same policy, each item can be assigned a different Perils Part.

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### 3.2 Declarations Page

The following information should be identified on the declarations page:

**Policy Period** - Show policy inception and expiration, including times and dates.

**Description of Premises** - Clearly identify the property insured including location, construction, and occupancy.

**Coverages and Forms** - The description of the coverage must include the title, number, and edition of the form(s) and endorsements desired. This should be included for all property to be covered.

**Limit of Insurance** - The limit of insurance must be shown for each covered item.

**Coinsurance Percentage** - Show the coinsurance percentage for property covered on a coinsurance basis.

**Deductible** - Show a deductible amount for all covered property unless full coverage applies.

**Valuation** - If replacement cost applies, an entry indicating so must be shown for the applicable property.

**Rates and Premiums** - Show the company's rates when required by the state or when coverage is provided on a reporting basis. Final premiums should be shown on the declarations for each limit of insurance. Separate premiums can be shown for fire, extended coverage, and other perils and property covered in place of or in addition to showing a combined premium.

**Mortgagee** - Show the mortgagee's name and address.

**Protective Devices** - Clearly identify any Protective Devices with their corresponding premium credit. As an alternative, this information can be shown on the schedule on Protective Devices endorsement, CP-614.

**Additional Entries** - Some rules specify that other information be shown on the declarations.

### 3.3 Policy Term

Policies can be written for a specific term not exceeding three years, or on a continuous basis.

Policies can be renewed by attaching Commercial Properties Renewal Endorsement, CP-604. The forms and rates in effect at the time of renewal must be used.

### 3.4 Changes

Coverage can be provided at both the old and new locations for ten days when transferring coverage. Coverage at the old and new locations applies in the proportion that the value at each location bears to the value of all covered property being moved.

Other changes can also be made after the policy is written.

Attach Change Endorsement, CP-114.

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### **3.5 Cancellation**

Policies cancelled by either the insured or the company must be cancelled in accordance with the cancellation provisions in the Common Policy Conditions, CL-100, or any applicable amendatory endorsements.

Compute the return premiums pro rata and round to the next higher whole dollar.

### **3.6 Reserve For Future Use**

### **3.7 Installment Policies - Annual Payment Basis**

Policies can be written on an annual payment basis for a specific term not exceeding three years. Show the term on the declarations.

- Multiply the premiums in effect at policy inception, after all other rate and premium adjustments, by 1.05 for policies with less than \$500 annual premium.
- Use annual premiums based on the rates in effect at the anniversary date for policies with \$500 or more annual premium.
- Prorate the premium determined above when the policy is issued for other than a whole number of years.

Attach Premium Payments, CP-155.

### **3.8 Continuous Policies**

Policies can be written on a continuous basis, except those with reporting form coverage. The forms and rating information in effect at each anniversary date must be used at the time of anniversary. Until cancelled or similar language should be shown on the declarations for the policy period.

Attach Premium Payments, CP-155.

### **3.9 Contributing Insurance**

Coverage can be provided on a percentage basis by more than one company. Show the limit of insurance on the declarations for each coverage written by the company.

Attach Contributing Insurance, CP-124.

Show the company's percentage of the total of all contributing insurance in the appropriate place on the CP-124. Use the schedule on the CP-124 to show the total dollar amount of all contributing insurance for each coverage provided on a contributing insurance basis.

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### 3.10 Manual Revisions

Rewards to the Commercial Properties rating information, rules, and forms do not apply to policies in force before the effective date of the revision.

However, for policies in effect longer than one year, the insured can request that revisions be reflected on the next anniversary date. When subject to audit, a worksheet showing the calculation of the additional or return premium should be attached to the policy. If a revision takes effect on other than the anniversary date and would otherwise result in a reduction of premium, the policy can be cancelled and rewritten. Refer to Rule 3.5 for cancellation procedures.

### 3.11 Loss Payable Options

The standard mortgage provisions are included in the Property Coverage Parts. 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 that it be included as a loss payee under the insurance covering the property.

**Loss Payable** - 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 policy is made void by actions of the insured, nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee.

**Lender's Loss Payable** - This option includes provisions similar to the standard mortgage provisions in the Property Coverage Parts except that it is not limited in its application to buildings or structures.

This option can be used with coverage for other 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, similar to that provided for lenders under the standard mortgage provisions in the Property Coverage Parts. Advance notice of cancellation or nonrenewal must be given to the loss payee.

**Contract of Sale** - 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. Losses are paid jointly to the insured and the loss payee as their interests appear.

Attach Loss Payable Options, CP-132, and indicate which option applies.

### 3.12 Replacement Cost

The standard valuation of property losses is based on the actual cash value at the time of the loss. Other valuation bases can also apply. These are found in the Property Coverage Parts.

If replacement cost without deduction for depreciation is to be provided, make an entry on the declarations only for the designated items to which replacement cost coverage applies. Actual cash value will apply to the items for which no entry is made. The replacement cost provision is found in the Property Coverage Parts.

Property valued at replacement cost must be written at 80 percent or higher coinsurance or equivalent insurance to value requirement.

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### **3.13 Resident Agent Countersignature**

A resident agent countersignature on the policy may be required by state law. Attach Resident Agent Countersignature, CPA 62.

## **RULE 4 COINSURANCE**

Coinurance provisions, including examples, are included in the Property and Time Element Coverage Parts.

### **4.1 Property Coverage**

The rating information in this manual contemplates 80 percent coinsurance unless otherwise specified. Options for 90, 100, and less than 80 percent coinsurance are available. Factors are shown in the rating information pages.

Risks written with Broad or Special Perils Parts require a minimum coinsurance of 80 percent.

The Time Element Coverage Parts require a minimum coinsurance of 50 percent when coinsurance is selected as the payment option.

Refer to Rule 14.5 for earthquake coinsurance requirements.

### **4.2 Coinsurance Waiver - Agreed Amount**

Coinurance provisions can be waived for a specified period of time when 80 percent or higher coinsurance is selected for separately insured items or when 90 percent or higher coinsurance is selected for combined/blanket insurance.

Property written on a reporting form or builders' risk completed value basis is not eligible for the coinsurance waiver.

Show the coverage, amount, and expiration date of the waiver on the declarations. If an expiration date is not shown for the waiver, the coinsurance provision will be waived for one year after the effective date, but not beyond the policy expiration.

The coinsurance waiver can be renewed. However, the coinsurance provision will automatically apply if the waiver is not renewed.

Attach Commercial Property Coverage Renewal Endorsement, CP-604, and identify the coverage, amount, and new expiration date.

Limits must be written at 100 percent replacement cost multiplied by the coinsurance percentage shown on the declarations. Multiply the rates and charges by the factor shown in the rating information pages.

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### **RULE 5 DEDUCTIBLES (For Rates - See Rates #5)**

The basic deductible provision is included in the Property Coverage Parts. The rating information shown in this manual contemplates a \$250 deductible in any one occurrence, unless otherwise specified. The deductible amount must be shown on the declarations.

The basic deductible does not apply to time element coverages and fire department service charges.

### **RULE 6 COMBINED/BLANKET COVERAGE**

#### **6.1 Combined/Blanket Property Coverage**

When coverage is provided for one type of property in more than one separately rated building or structure, or more than one type of property in one or more separately rated buildings or structures, the amounts of insurance can be combined into a single limit. Premiums for property covered on a combined/blanket basis are determined using either the Average Rate Method or the Highest Rate Method.

##### **6.1.1 Types of Property**

Combined/blanket insurance is available for the following types of property:

- Building Property
- Personal Property
- Personal Property of Others
- Tenant's Improvements

##### **6.1.2 Minimum Coinsurance**

A minimum coinsurance of 90 percent is required when property is covered on a combined/blanket basis. However, the 90 percent coinsurance requirement does not apply when combined/blanket coverage is provided for the following:

- personal property, personal property of others, or tenant's improvements in the same building or structure
- personal property in a single building or structure when coverage has been extended to include normally excluded property (Refer to Rule 8.2)
- a single building or structure when coverage has been extended to include normally excluded property (Refer to Rule 8.1)
- automobile service stations at a single location (Refer to Rule 19.2)
- lumberyard property when one rate applies to all buildings and personal property at a single location
- oil distribution stations at a single location (Refer to Rule 19.15)

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### **6.1.3 Average Rate Method**

Average rates are calculated by using 100 percent of values and not limits.

Grain average rates for covering grain in elevators, tanks, bins, and warehouses are based on bushel capacity instead of values. Refer to company.

Combined/blanket average rates expire one year after its effective date or when there is a general rate revision affecting any of the individual rates, whichever occurs first.

If the conditions under which the average rates were determined have not materially changed, the average rate can continue in use for renewal policies, or beyond the anniversary date for policies longer than one year.

Disregard miscellaneous locations in the calculation of average rates. Refer to Rule 2.4. However, include miscellaneous locations in the combined/blanket limit used in the rating procedure.

### **RATING PROCEDURE**

**Step 1** Separately rate each item at 100 percent of values using the 80 percent coinsurance class rates.

**Step 2** Add together all premiums of each separately rated item.

**Step 3** Add together the values of each separately rated item.

**Step 4** Divide the result of Step 2 by the result of Step 3 in hundreds. This is the 90 percent coinsurance combined/blanket average rate.

**Step 5** Multiply the result of Step 4 by the combined/blanket limit of insurance in hundreds.

Multiply the result of Step 4 by the 100 percent coinsurance factor (see Rule 4.1) when 100 percent coinsurance or reporting form provisions are applicable.

### **6.1.4 Highest Rate Method**

Use the highest 80 percent coinsurance class rate for all items multiplied by the 90 percent coinsurance factor shown in the rating information pages when combined/blanket average rates are not used.

## **6.2 Combined/Blanket Time Element Coverage**

When the coinsurance payment option is selected, coverage that applies to more than one location can be combined into a single limit. Premiums are determined using either the Average Rate Method or the Highest Rate Method.

Combined/blanket insurance is only available with Income Coverage Part, CP-70UF, and Earnings Coverage Part, CP-60UF.

### **6.2.1 Minimum Coinsurance**

Coinurance for time element coverage must be at least 50 percent.

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### 6.2.2 Average Rate Method

Average rates weighted by building floor area should be used unless otherwise provided. Do not include non-processing buildings, such as warehouses, offices, and garages when calculating average rates for manufacturing risks.

#### RATING PROCEDURE

**Step 1** Multiply the floor area of each building by the 80 percent coinsurance building rate.

**Step 2** Add together the results of Step 1 for each building.

**Step 3** Add together the floor areas of all buildings.

**Step 4** Divide the result of Step 2 by the result of Step 3. This is the weighted average base rate.

**Step 5** Multiply the result of Step 4 by the appropriate factor for the coinsurance selected: This is the average time element rate.

**Step 6** Multiply the result of Step 5 by the limit of insurance in hundreds.

### 6.2.3 Highest Rates

Use the highest building rate for each peril when average rates are not available.

## RULE 7 PROPERTY COVERAGE PARTS

### 7.1 Building and Personal Property

Use form CP-12, Building and Personal Property Coverage Part, to cover Building Property, Business Personal Property, and/or Personal Property of Others. Coverage for each type of property applies only if a limit is shown on the declarations. Refer to the form for a complete description of coverage.

Use Personal Property Coverage Part - Reporting Form, CP-25, to provide coverage for insureds with fluctuating values of personal property or changing locations. Refer to Rule 11, Value Reporting.

#### 7.1.1 Building Property - When a limit is shown on declarations for Building Property, coverage for described buildings and structures includes:

- completed additions;
- fixtures, machinery, and equipment that are a permanent part of the described building or structure;
- outdoor fixtures;
- personal property owned by the insured that is used to maintain or service the described building or structure; and
- if not covered by other insurance,
  - additions under construction, including alterations and repairs; and
  - materials, equipment, supplies, and temporary structures, on or within 100 feet of the described premises, that are used in constructing additions or used for making alterations or repairs.

If applicable, include the value of the property listed above in determining the Building Property limit. Use the rating information for buildings shown in this manual.

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**7.1.2 Business Personal Property** - When a unit is shown on the declarations for Business Personal Property, coverage for business personal property in or adjacent to a building or structure described on the declarations includes:

- the insured's interest in the personal property of others to the extent of the insured's labor, material, or services;
- the insured's interest as a tenant in improvements to the described building or structure; and
- leased property which the insured has; a contractual responsibility to insure. Leased property can also be covered under Personal Property of Others.

If applicable, include the value of the property listed above in determining the Business Personal Property limit. Use the rating information for contents shown in this manual.

Coverage for tenant's improvements can be included with all other covered business personal property as indicated above, or can be written separately. When writing coverage separately, show a separate limit on the declarations and use the rating information for buildings shown in this manual.

**7.1.3 Personal Property of Others** - When a limit is shown on the declarations for Personal Property of Others, personal property of others in the insured's care, custody, or control is covered while it is in or adjacent to a building or structure described on the declarations.

Use the rating information for contents shown in this manual.

Coverage for the personal property of others is also provided as a Supplemental Coverage when form CP-12 is used to cover Business Personal Property and the coinsurance percentage shown on the declarations is at least 80 percent. The limit for Personal Property of Others under the Supplemental Coverages is \$2,500 for each described premises. The Supplemental Coverage applies in addition to any limit shown on the declarations for Personal Property of Others.

## 7.2 Builders' Risks

Use form CP-14, Builders' Risk Coverage Part - Completed Value, or form CPA 5, Builders' Risk Coverage Part - Reporting Form, to cover building property under construction. Refer to the forms for a complete description of coverage.

**7.2.1 Completed Value** - When Builders' Risk coverage is provided on a completed value basis, the amount of insurance must be written at 100 percent of the completed value for full recovery in the event of loss. Coverage must be provided from the start of construction.

Use the rating information for building Class Code 23000 shown in this manual.

**7.2.2 Reporting Form** - When Builders' Risk coverage is provided on a reporting form basis, monthly reports of value and adjustment of premium are required.

Use the rating information for building Class Code 23000 multiplied by the reporting form factor shown in this manual.

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**Report of Values** - Values for each property at the described premises must be reported at inception. The values at inception should be the actual cash value of each property as of that date.

Values must be reported within 30 days of the end of each month. The insured must report the total value of each property at the described premises as of the end of the previous month. The total value of each property should be the actual cash value of each property.

Reporting dates can be revised at the discretion of the company; however, there must be at least 12 reports for each 12-month period and not more than 35 days between reporting dates.

Report of Values, CPA 60, can be used to report values.

**Premium Adjustments** - The initial premium is based on the actual cash value of each property as of the inception date.

The premium will be adjusted each month using the reports of value filed with the company. The additional or return premium will be calculated:

- from the midpoint between the date of the latest report and the date of the preceding report (or from the policy inception in the case of the initial report)
- to the expiration of the policy term.

Refer to the company for minimum earned premium.

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Example:

- Policy inception of January 1, 1993.
  - Policy expiration of January 1, 1994.
  - Latest report date of March 31, 1993.
  - Preceding report date of February 28, 1993.
  - Midpoint between the latest and preceding report dates is March 16, 1993
  - Additional/return premium is calculated from March 16, 1993, to January 1, 1994.
- 

**7.2.3 Reconstruction or Renovation** - Building additions, reconstruction, renovations, or subcontractors' interest can be included with building values under the Building and Personal Property Coverage Part, form CPA 2, or insured separately under a Builders' Risk Coverage Part, form CPA 4 or form CPA 5.

Use the rating information for reconstruction and renovation in this manual.

The value of existing property that is not under construction can be excluded from the Builders' Risk Coverage Part.

Attach Property Excluded, CP-157.

The value of the property under reconstruction or renovation can be excluded from the Building and Personal Property Coverage Part.

Attach Property Excluded, CP-157.

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### 7.3 Condominium Buildings

Use form CP-19, Condominium Building Coverage Part, to provide coverage for condominium building property, business personal property, and/or personal property of others. Coverage for each type of property applies only if a limit is shown on the declarations. Refer to the form for a complete description of coverage.

#### 7.3.1 Building Property - When a limit is shown on declarations for Building Property, coverage for described buildings and structures includes:

- completed additions;
- fixtures, machinery, and equipment that are a permanent part of described buildings and structures;
- outdoor fixtures;
- personal property owned by the insured that is used to maintain or service the described buildings or structures; and
- if not covered by other insurance,
  - additions under construction, including alterations and repairs; and
  - materials, equipment, supplies, and temporary structures on or within 100 feet of the described premises that are used in constructing additions or used for making alterations or repairs.

If required by the Condominium Association Agreement, the limit shown on the declarations for a described building or structure also includes the following types of property contained within each condominium unit:

- fixtures, improvements, and alterations that are a part of a described building or structure; and
- refrigerators, stoves, ovens, dishwashers, clothes washers and dryers, security devices, and other housekeeping appliances.

If applicable, include the value of the property listed above in determining the Condominium Building Property limit. Use the rating information for buildings shown in this manual.

**Units Exclusion** - Coverage for individual units and their fixtures, improvements, betterments, and alterations can be excluded.

Attach Condominium Buildings Exclusion -- Entire Units, CP-119.

**Unit Improvements Exclusion** - Coverage for fixtures, improvements, betterments, and alterations that have been added to units by unit-owners after the original installation can be excluded.

Attach Condominium Buildings Exclusion -- Improvements, CP-120.

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**7.3.2 Business Personal Property** - When a limit is shown on the declarations for Business Personal Property, coverage for business personal property in or adjacent to a building or structure described on the declarations includes:

- the insured's interest in the personal property of others to the extent of the insured's labor, material, or services;
- personal property owned by the insured or owned indivisibly by all unit-owners;
- leased property which the insured has a contractual responsibility to insure. Leased property also can be covered under Personal Property of Others.

If applicable, include the value of the property listed above in determining the Business Personal Property limit. Use the rating information for contents shown in this manual.

**7.3.3 Personal Property of Others** - When a limit is shown on the declarations for Personal Property of Others, personal property of others in the insured's care, custody, or control is covered while it is in or adjacent to a building or structure described on the declarations.

Use the rating information for contents shown in this manual.

Coverage for the personal property of others is also provided as a Supplemental Coverage when form CP-19 is used to cover Business Personal Property and the coinsurance percentage shown on the declarations is at least 80 percent. The limit for Personal Property of Others under the Supplemental Coverages is \$2,500 for each described premises. The Supplemental Coverage applies in addition to any limit shown on the declarations for Personal Property of Others.

## 7.4 Condominium Units

Use form CP-21, Condominium Unit Coverage Part, to provide coverage for individual condominium unit owner's business personal property, including fixtures, improvements, betterments, and alterations, and/or personal property of others.

When a coinsurance percentage of 80 percent or more is shown on the declarations and personal property is covered, limited coverage for owned condominium units is also included under the Building and Personal Property Coverage Part, form CP-12.

**7.4.1 Business Personal Property** - When a limit is shown on the declarations for Business Personal Property, coverage for business personal property in or adjacent to a building or structure described on the declarations includes:

- fixtures, improvements, and alterations included with or added to the condominium unit and owned by the insured;
- the insured's interest in the personal property of others to the extent of the insured's labor, material, or services;
- leased property which the insured has a contractual responsibility to insure. Leased property also can be covered under Personal Property of Others;

If applicable, include the value of the property listed above in determining the Business Personal Property limit. Use the rating information for contents shown in this manual.

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**Unit Improvements Exclusion** - Fixtures, improvements, betterments, and alterations that were included in the initial purchase price of the unit can be excluded from the CP-21.

Attach Condominium Units Exclusion - Improvements, CP-122.

**7.4.2 Personal Property of Others** - When a limit is shown on the declarations for Personal Property of Others, personal property of others in the insured's care, custody, or control is covered while it is in or adjacent to a building or structure described on the declarations.

Use the rating information for contents shown in this manual.

Coverage for the personal property of others is also provided as a Supplemental Coverage when form CP-21 is used to cover Business Personal Property and the coinsurance percentage shown on the declarations is at least 80 percent. The limit for Personal Property of Others under the Supplemental Coverages is \$2,500 for each described premises. The Supplemental Coverage applies in addition to any limit shown on the declarations for Personal Property of Others.

**7.4.3 Loss Assessments** - Use Condominium Loss Assessment Coverage, CPA 21, to provide coverage for the condominium unit-owner's loss assessments. Refer to the endorsement for a complete description of coverage. A mandatory deductible of \$250 must be shown on the declarations.

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

## RULE 8 PROPERTY COVERAGE OPTIONS

### 8.1 Coverage for Excluded Building Property (See Special Class Rates Section)

Coverage can be provided for the following property which is normally excluded or limited under the Building and Personal Property Coverage Part, form CP-12, and the Condominium Building Coverage Part, form CP-19:

- awnings or canopies of fabric or slat construction or their supports
- cost of excavations, grading, or filling
- fences
- foundations below the lowest basement floor or below ground level if there is no basement
- paved outdoor surfaces, including driveways, parking lots, roads, bridges, and walks
- pilings, piers, wharves, or docks
- retaining walls that are not part of buildings or structures
- underground pipes, flues, and drains

Attach Optional Property Coverage Part, CP-23. A description of the property must be shown on the declarations or the CP-23.

Coverage can be written separately or can be included with all other covered building property. When writing coverage separately, show a specific limit on the declarations or the CP-23. Use the rating information in the Special Class section of this manual to determine the additional premium.

When writing coverage as part of all other covered building property, increase the building limit accordingly.

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### **8.2 Coverage for Excluded Personal Property (See Special Class Rates Section)**

Coverage can be provided for the following property which is normally excluded under the Building, and Personal Property Coverage Part, form CPA 2; Condominium Building Coverage Part, form CPA 9; Condominium Unit Coverage Part, form CP-21; and Personal Property Coverage Part - Reporting Form, form CP-25:

- animals
- vehicles or self-propelled machines (including aircraft or watercraft and their motors, equipment, and accessories) that are required to be licensed for use on public roads; or operated principally away from the described premises -- this does not include automobiles held for sale

Attach Optional Property Coverage Part, CP-23. A description of the property must be shown on the declarations or the CP-23.

Coverage can be written separately or can be included with all other covered business personal property. When writing coverage separately, show a specific limit on the declarations or the CP-23. When writing coverage as part of all other covered business personal property, increase the contents limit accordingly.

Refer to the company for rating information.

### **8.3 Excluding Covered Building Property**

The following types of property can be excluded from coverage under the Building and Personal Property Coverage Part, form CP-12, or Condominium Building Coverage Part, form CP-19.

- architect's fees
- crop silos
- chimneys or smokestacks
- swimming pools, diving towers, or platforms
- windmills, windchargers, etc.
- property more specifically insured

Attach Property Excluded, CP-157, and indicate the excluded property. No premium adjustment applies.

Coverage for the above property (except architect's fees and property more specifically insured) can be written separately by using Optional Property Coverage, CP-23. Use the rating information in the Special Class section of this manual to determine the additional premium.

### **8.4 Excluding Covered Personal Property**

The following types of property can be excluded from coverage under the Building and Personal Property Coverage Part, form CP-12; the Condominium Building Coverage Part, form CP-19; the Condominium Unit Coverage Part, form CP-21; or the Personal Property Coverage Part - Reporting Form, form CP-25.

- contents of crop silos
- glass, other than building or structural glass
- indoor signs
- metals in ingots, pigs, billets, or scraps.
- ores, gravels, clay, or sand
- tenants improvements and betterments
- personal property of others
- personal property in safes or vaults
- property in the open
- vending machines or their contents
- property more specifically insured

Attach Property Excluded, CPA 57, and indicate the excluded property. No premiums adjustment applies.

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### **8.4 Excluding Covered Personal Property (cont'd.)**

Coverage for contents in crop silos and property in the open can be written separately by using Optional Property Coverage, CP-23. Use the rating information in the Special Class section of this manual to determine the additional premium.

Coverage for property of others can be provided separately. Refer to Rule 7.1.3.

### **8.5 Alcoholic Beverages - Taxes and Custom Duties**

The value of U. S. Internal Revenue taxes, custom duties, and refundable state and local taxes paid on alcoholic beverages held for sale can be excluded. Public law 94-423 permits the refunding of such taxes and custom duties paid on alcoholic beverages damaged by a peril other than theft. The limit shown on the declarations should be based on personal property values less taxes and custom duties.

Attach Alcoholic Beverages Valuation, CP-110.

The following is required when Special Perils Part, form CP-85 is selected as the Perils Part for covered business personal property:

- the limit shown on the declarations should be based on all personal property values less taxes and custom duties, and
- a limit should be shown on the CPA 10 based on all personal property values including taxes and custom duties.

When there is loss or damage caused by theft, the limit shown on the CP-110 will replace the limit shown on the declarations.

Calculate the premium based on the limit that does not include the value of taxes and custom duties.

### **8.6 Antennas**

When a coinsurance percentage of 80 percent or more is shown on the declarations, limited coverage for outdoor radio, television, satellite, dish-type, or other antennas and their masts, towers, and lead-in wiring is provided under the Building and Personal Property Coverage Part, form CPA 2; the Condominium Building Coverage Part, form CPA 9; the Condominium Unit Coverage Part, form CP-21; and the Personal Property Coverage Part - Reporting Form, form CP-25.

Separate coverage can be provided by individually scheduling each antenna with a specific limit.

Attach Antenna Coverage, CP-606. Show the description of property, coinsurance, Perils Part, and limit on the schedule.

Use the rating information in the Special Class section of this manual to determine the additional premium.

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### **8.7 Automatic Increase/Inflation Guard**

Automatic increases in the limits of insurance for property damage coverages can be provided. This applies only to completed buildings and structures. The annual percentage increase can be selected to meet the insured's anticipated increase in values for inflation or business growth.

Attach Automatic Increase, CP-111.

The annual percentage increase and the items to which it applies should be identified on either the declarations or on the schedule in the CPA 11.

Automatic Increase, CP-111, cannot be used with reporting form policies.

Multiply the rates and charges for all applicable perils by the Automatic Increase factors shown in this manual.

### **8.8 Back-up of Sewers and Drains**

Coverage can be provided for property damage caused by water that backs up through sewers or drains.

Attach Water Damage - Sewers and Drains, CP-607. Identify the property and limits for which coverage applies on the schedule.

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

\* **Note:** Company Maximum Limit is \$10,000.

### **8.9 Reserve For Future Use.**

### **8.10 Debris Removal**

In the Property Coverage Parts, the \$5,000 provided in Additional Coverages for debris removal expenses can be replaced with a higher limit.

Attach Debris Removal Coverage, CP-125.

The CP-125 is subject to the same Perils Part (see Rule 12) as the underlying property coverage.

Show a specific limit for Debris Removal Coverage on the declarations or in the CP-125. Identify the property to which the limit applies.

Multiply the building rates for all applicable perils by the Debris Removal factor shown in this manual. Multiply this result by the specified limit in excess of \$5,000 for debris removal to determine the additional premium.

### **8.11 Reserve For Future Use.**

### **8.12 Reserve For Future Use.**

### **8.13 Manufactured Stock Valuation - Selling Price**

The valuation of finished stock of a manufacturer can be changed to the selling price the stock would have sold for (had no loss occurred) less discounts and unincurred expenses.

Attach Manufactured Stock Valuation, CPA 33. Identify the underlying property coverage to which the CP-133 applies on the declarations. No premium adjustment applies.

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### **8.14 Market Price Valuation - Distilled Spirits**

The valuation of distilled spirits held by a distiller can be changed to market price.

Attach Market Price Valuation - Distilled Spirits, CP-135. No premium adjustment applies.

Refer to Rule 8.5 for Alcoholic Beverages - Taxes and Custom Duties.

### **8.15 Market Price Valuation - Stock**

The valuation of finished stock can be changed to the market price less discounts and unincurred expenses.

Attach Market Price Valuation - Stock, CP-134, and identify the underlying property coverage to which this valuation applies on the declarations. No premium adjustment applies.

Do not use CP-134 on wines or distilled spirits.

### **8.16 Market Price Valuation - Wine**

The valuation of wines held by a producer or processor can be changed to market price.

Attach Market Price Valuation - Wine, CP-136. No premium adjustment applies.

Refer to Rule 8.5 for Alcoholic Beverages - Taxes and Custom Duties.

### **8.17 Market Value**

Special valuation can be provided when the cost to replace damaged property with functionally equivalent property is less than its actual cash value.

Attach Market Value, CP-609.

Multiply the building and/or content rates for all applicable perils by the Market Value factor shown in the rating information pages.

### **8.18 Ordinance or Law Extension - Increased Cost of Construction**

When a coinsurance percentage of 80 percent or more is shown on the declarations, limited coverage for increased costs of a covered loss resulting from the enforcement of any ordinance, law, or decree regulating or requiring construction, use, repair, or demolition is provided under the Building and Personal Property Coverage Part, form CP-12; the Condominium Building Coverage Part, form CP-19; and the Condominium Unit Coverage Part, form CP-21.

Additional coverage can be provided for:

- Increased Building Loss - Value of Undamaged Portions
- Increased Debris Removal - Demolition of Undamaged Portions
- Increased Cost of Construction

Attach Ordinance or Law Extension - Increased Cost of Construction, CP-138.

Increase the building limit accordingly for Increased Building Loss - Value of Undamaged Portions, and follow the calculation of premium procedure shown in this manual.

For Increased Debris Removal - Demolition of Undamaged Portions and Increased Cost of Construction, assign separate limits, identify the property to which coverage applies, and use the building rates for all applicable perils multiplied by the Ordinance or Law Extension factor shown in the rating information pages.

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### **8.19 Peak Season**

Personal property limits can be increased for seasonal changes in values. The period for which limits are increased cannot extend beyond the policy expiration date. If a policy is written for a term longer than one year, or on a continuous basis, the period for which limits are increased cannot extend beyond the anniversary date.

Attach Peak Season Increase, CPA 44, and show the property covered, revised limits, and the period when the increase is in effect on the schedule.

Peak Season Increase, CP-144, cannot be used with reporting forms.

Prorate premiums for each period.

### **8.20 Pollutant Clean Up and Removal (Additional Coverage Not Available)**

An additional annual aggregate limit can be provided for pollutant clean up and removal in excess of the \$10,000 provided in Additional Coverages of the Property Coverage Parts.

A separate deductible applies to the additional aggregate limit. The minimum deductible for each location is \$1,000. The deductible cannot be less than the largest property damage deductible applicable to that location.

Attach Pollutant Clean Up and Removal Coverage, CP-123, and identify the deductible, additional aggregate limit, and property to which coverage applies.

This endorsement is subject to the same Perils Part (see Rule 12) as the underlying property coverage.

#### **RATING PROCEDURE**

**Step 1** Multiply the building rates for all applicable perils by the Pollutant Clean Up and Removal factor shown in this manual.

**Step 2** Multiply the result of Step 1 by the selected additional aggregate limit.

**Step 3** Multiply the result of Step 2 by the appropriate Pollutant Clean Up and Removal deductible factor. This is the additional premium.

### **8.21 Signs**

When a coinsurance percentage of 80 percent or more is shown on the declarations, limited coverage for outdoor signs is provided under the Building and Personal Property Coverage Part, form CP-12; the Condominium Building Coverage Part, form CP-19; the Condominium Unit Coverage Part, form CP-21; and the Personal Property Coverage Part - Reporting Form, form CP-25.

Separate coverage can be provided by individually scheduling each sign with a specific limit.

Attach Outdoor Signs Coverage, CP-605. Show the description of property, coinsurance, Perils Part, and limit on the schedule.

Use the rating information in the Special Class section of this manual to determine the additional premium.

### **8.22 Stock Exclusion**

Stock can be excluded from covered property.

Attach Property Excluded, CPA 57, and identify the stock excluded. No premium adjustment applies.

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**8.23 Stock Only**

All personal property other than stock can be excluded from covered property.

Attach Property Excluded, CP-157, and indicate 'all personal property other than stock.' No premium adjustment applies.

**8.24 Storage or Repairs Valuation**

The valuation of property of others held for storage or repairs can be limited to the values established by the receipt issued by the insured to the owner prior to loss.

Attach Storage or Repairs Valuation, CP-167. No premium adjustment applies.

**8.25 Transfer of Personal Property**

When a coinsurance percentage of 80 percent or more is shown on the declarations, limited coverage for personal property at acquired locations is provided under the Building and Personal Property Coverage Part, form CP-12; the Condominium Building Coverage Part, form CP-19; and the Condominium Unit Coverage Part, form CP-21.

Coverage can be provided at both the old and new locations for ten days when transferring coverage. Coverage at the old and new locations apply in the proportion that the value at each location bears to the value of all covered property being moved.

Attach Change Endorsement, CP-114.

Rating information should be adjusted to reflect the new location.

**8.26 Trees, Shrubs, and Plants**

When a coinsurance percentage of 80 percent or more is shown on the declarations, limited coverage for outdoor trees, shrubs, and plants not held for sale is provided under the Building and Personal Property Coverage Part, CP-12; the Condominium Building Coverage Part, CP-19; the Condominium Unit Coverage Part, CP-21; and Personal Property Coverage Part -- Reporting Form, form CP-25.

Separate coverage can be provided per location. However, trees, shrubs, and plants grown for commercial purposes or for standing timber are ineligible.

Attach Trees, Shrubs, and Plants Coverage, CP-610. Assign separate limits per each tree, each shrub, and each plant and an aggregate limit per occurrence for all items per location. Show the limits and the Perils Part on the schedule.

When coverage for the vehicle peril applies, damage to trees, shrubs, and plants caused by vehicles can be excluded by indicating so on the schedule with an 'X.'

Use the rating information in the Special Class section of this manual to determine the additional premium.

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**8.27 Vacancy and Unoccupancy Permit**

The Building and Personal Property Coverage Part, CP-12; Condominium Building Coverage Part, CP-19; Condominium Unit Coverage Part, CP-21; and Personal Property Coverage Part - Reporting Form, form CP-25, restrict coverage during periods of vacancy or unoccupancy as follows:

- coverage is suspended for periods of vacancy or unoccupancy beyond 60 days for the perils of attempted theft, breakage of building glass, sprinkler leakage, theft, vandalism, or water damage
- a 15 percent loss payment penalty applies for periods of vacancy or unoccupancy beyond 60 days for all other perils

These restrictions can be removed.

Attach Vacancy and Unoccupancy Permit, CP-170, and show the permit period on the schedule.

Coverage during periods of vacancy or unoccupancy cannot be permitted beyond the anniversary date for policies in effect longer than one year.

When applicable, coverage for vandalism and sprinkler leakage can be excluded by indicating an 'X' on the schedule under Perils Exceptions.

Multiply the applicable fire, extended coverage, and sprinkler leakage rating information for buildings by the appropriate Vacancy factor shown in this manual. (Do not include vandalism or sprinkler leakage when these perils are excluded.) Also add the appropriate Vacancy rate increase to the broad, special, or earthquake rating information when applicable. Multiply the adjusted rating information by the building limit to determine the additional premium.

If the property is vacant or unoccupied at policy inception, indicate so on the declarations in addition to attaching CP-170. Use Class Code 23100 and the rating information for the intended or previous occupancy and follow the procedures above.

Prorate the rating information for periods less than one year.

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### **RULE 9 TIME ELEMENT COVERAGE PARTS**

Time element coverage is available for mercantile or non-manufacturing risks and manufacturing risks.

Mercantile or non-manufacturing risks are risks where the business consists principally of the sale or storage of merchandise or furnishing a service.

Manufacturing risks are risks where the business consists principally of changing raw stock to finished stock by aging, assembling, converting, seasoning, or other processes.

#### **9.1 Income Coverage**

Use Income Coverage Part, form CP-70UF, to provide coverage for loss of earnings (including or not including rents) and extra expense.

Refer to Income Coverage Part, form CP-70UF, for a complete description of coverage.

There are three coverage options available. They are:

Option 1 - Earnings, rents, and extra expense.

Option 2 - Earnings and extra expense.

Option 3 - Rents and extra expense.

Coverage is provided for one or more of the options when shown by a limit on the declarations. If a limit is shown for more than one of the options, the provisions of the Commercial Property Coverage apply separately to each.

When Option 1 is selected, earnings includes rents. When Option 3 is selected, earnings means only rents.

A separate limit must apply to each building or location unless coverage is written on a combined/blanket basis. See Rule 6.2. When coverage is written on a combined/blanket basis, identify any property on the declarations to which the combined/blanket limit does not apply.

Use the fire and extended coverage rating information for buildings multiplied by the Income Coverage factors shown in this manual for the applicable occupancy. Also use the separate time element rating information shown in this manual when sprinkler leakage, broad, or special perils are covered. Income Coverage factors are shown by payment option: Period of Indemnity, Coinsurance, and Monthly Limitation. Payment options must be shown on the declarations.

#### **9.2 Earnings Coverage**

Use Earnings Coverage Part, form CP-60UF, to provide coverage for loss of earnings (including or not including rents).

Refer to Earnings Coverage Part, form CP-60UF, for a complete description of coverage.

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### **9.2 Earnings Coverage (cont'd.)**

There are three coverage options available. They are:

- Option 1 - Earnings including rents.
- Option 2 - Earnings other than rents.
- Option 3 - Rents only.

Coverage is provided for one or more of the options when shown by a limit on the declarations. If a limit is shown for more than one of the options, the provisions of the Commercial Property Coverage apply separately to each.

When Option 1 is selected, earnings includes rents. When Option 3 is selected, earnings means only rents.

A separate limit must apply to each building or location unless coverage is written on a combined/blanket basis. See Rule 6.2. When coverage is written on a combined/blanket basis, identify any property on the declarations to which the combined/blanket limit does not apply.

Use the fire and extended coverage rating information for buildings multiplied by the Earnings Coverage factors shown in this manual for the applicable occupancy. Also use the separate time element rating information shown in this manual when sprinkler leakage, broad, or special perils are covered: Earnings Coverage factors are shown by payment option: Period of Indemnity, Coinsurance, and Monthly Limitation. Payment options must be shown on the declarations.

### **9.3 Extra Expense Coverage**

Use Extra Expense Coverage Part, form CP-69, to provide coverage for extra expenses to resume or continue normal business following a loss to property at the described premises. Coverage is provided for the extra expenses that are necessary during the restoration period.

Refer to Extra Expense Coverage Part, form CP-69, for the definition of restoration period and a complete description of coverage.

Recovery is limited to 40 percent of the limit shown on the declarations when the restoration period is 30 days or less, 80 percent when the restoration period is 31 to 60 days, and 100 percent when the restoration period is over 60 days. These are monthly limitations. Identify 'monthly limitations' on the declarations as "40% - 80% - 100%." Other monthly limitations are available. Refer to Rule 10.4.

A separate limit must apply to each building or location.

Use the fire and extended coverage rating information for buildings multiplied by the Extra Expense Coverage factor shown in this, manual. Also use the time element rating information shown in this manual when sprinkler leakage, broad, or special perils are covered.

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**RULE 10 TIME ELEMENT COVERAGE OPTIONS**

**10.1 Builders' Risks**

The Time Element Coverage Parts can be written on buildings under construction. The Income Coverage Part, form CP-70UF; and Earnings Coverage Part, form CP-60UF, cover the delay in using the building starting from the time business would have begun had no damage occurred.

When the property is under construction:

- Step 1** Multiply the fire and extended coverage rating information for building Class Code 23000 by the Builders' Risk time element factor shown in this manual.
- Step 2** Add the result of Step 1 to the time element rating information for sprinkler leakage, broad, or special perils, if applicable.
- Step 3** Multiply the result of Step 2 by the Income, Earnings, or Extra Expense Coverage factor, whichever applies.

When construction is completed use the rating information for the appropriate occupancy and Time Element Coverage Part. See Rule 9.

**10.2 Reserve For Future Use.**

**10.3 Electronic Information**

The limitation on electronic information found in the Income Coverage Part, form CP-70UF, and Earnings Coverage Part, form CP-60UF, can be either extended beyond 60 days or deleted in its entirety.

Attach Electronic Information, CP-147. The deletion or extension must be identified on the schedule.

Use the rating information developed for the income Coverage Part, CP-70UF, or Earnings Coverage Part, CP-60UF, (whichever is applicable) for all applicable perils multiplied by the Electronic Information factor shown in this manual.

**10.4 Expanded Restoration Period - Extra Expense**

The percentage and restoration period that applies to limits of loss payment on Extra Expense Coverage Part, form CP-69, can be changed.

Attach Expanded Restoration Period - Extra Expense, CP-77, and select the percentages and restoration period that will apply.

Refer to Rule 9.3 when providing Expanded Restoration Period - Extra Expense, CP-77. Multiply the rating information developed for Extra Expense Coverage for all applicable perils by the Expanded Restoration Period factor shown in this manual.

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### 10.5 Income Coverage from Dependent Locations

Coverage can be provided for loss from contingent business interruption. Loss occurs when there is direct physical loss to a dependent location caused by a covered peril. This endorsement extends the coverage and limits of the Income Coverage Part, CP-70UF, and Earnings Coverage Part, CP-60UF.

Dependent locations are locations operated by others and that the insured's business depends on. They include:

**Contributing locations** - This means the insured's suppliers. Contributing locations do not include water, communication, or power suppliers.

**Recipient locations** - This means locations that receive the insured's products.

**Leader locations** - This means locations that attract customers to the insured's business.

**Manufacturing locations** - This means locations that make products for delivery to the insured's customers under contract of sale.

Attach Income Coverage From Dependent Locations, CP-68, to either Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF.

Identify dependent locations on the schedule provided in the endorsement.

Use the rating information developed for the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, for all applicable perils to develop the additional premium.

#### 10.5.1 Separate Limits

Separate limits of insurance can be assigned for each scheduled dependent location.

Attach Income Coverage From Dependent Locations - Separate Limits, CP-67, in lieu of Income Coverage From Dependent Locations, CP-68.

The CP-67 can be used when:

- the insured is not providing a limit or purchasing coverage under either the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, for their own premises; and
- establishing different limits for dependent locations from the underlying income or earnings limit.

The same rules that otherwise apply to Income Coverage From Dependent Locations, CP-68, also apply to Income Coverage From Dependent Locations - Separate Limits, CP-67.

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### **10.6 Increased Restoration Period - Ordinance or Law**

Coverage can be extended for the increased time of interruption of the insured's business caused by the enforcement of any ordinance, law, or decree that regulates or requires the construction, use, repair, or demolition of any property.

This does not increase the limit of the underlying time element coverage. However, limits should be increased as necessary to have full protection.

Attach Increased Restoration Period - Ordinance or Law, CP-148, to either Income Coverage Part, form CP-70UF; Earnings Coverage Part, form CP-60UF; or Extra Expense Coverage Part, form CP-69.

Use the rating information developed for the Income Coverage Part, form CP-70UF; Earnings Coverage Part, form CP-60UF; or Extra Expense Coverage Part, form C P-69; (whichever is applicable) for all applicable perils multiplied by the Increase Restoration Period - Ordinance or Law factor shown in this manual.

### **10.7 Ordinary Payroll Exclusion**

All ordinary payroll can be excluded from the Income Coverage Part, form CP-70UF, and Earnings Coverage Part, form CP-60UF.

Ordinary payroll means payroll for all employees except executives, department managers, and employees under contract. Specific job classifications or employees can also be exempt from ordinary payroll. Identify any specific job classifications or employees on the schedule.

Attach Ordinary Payroll Exclusion, CP-140.

Use the rating information developed for the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, (whichever is applicable) for all applicable perils multiplied by the Ordinary Payroll Exclusion factor shown in this manual.

### **10.8 Ordinary Payroll Limitation**

Coverage for ordinary payroll can be limited to 90, 120, 150, or 180 days in the Income Coverage Part, form CP-70UF and Earnings Coverage Part, form CP-60UF.

Ordinary payroll means payroll for all employees except executives, department managers, and employees under contract. Specific job classifications or employees can also be exempt from ordinary payroll. Identify any specific job classifications or employees on the schedule.

Attach Ordinary Payroll Limitation, CP-141, and identify the number of days.

Use the rating information developed for the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, (whichever is applicable) for all applicable perils multiplied by the Ordinary Payroll Limitation factor shown in this manual.

### **10.9 Period of Loss Extension**

The Income Coverage Part, form CP-70UF, and Earnings Coverage Part, form CP-60UF, extends earnings coverage to cover loss from the date the property that incurred the loss is rebuilt, repaired, or replaced until the earlier of:

- the end of 30 consecutive days; or
- the date business is resumed to the condition that existed before the loss.

The number of days beyond the necessary time to rebuild, repair, or replace the damaged or destroyed property can be increased. Identify the number of days (in lieu of 30 days) on the declarations.

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**10.9 Period of Loss Extension (cont'd.)**

Use the rating information developed for the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, (whichever is applicable) for all applicable perils multiplied by the Period of Loss Extension factor shown in this manual.

**10.10 Power, Heat, and Refrigeration Exclusion**

The cost of power, heat, and refrigeration used in production can be excluded from the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF.

Attach Power, Heat, and Refrigeration Exclusion, CP-153.

Use the rating information developed for the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, (whichever is applicable) for all applicable perils multiplied by the Power, Heat, and Refrigeration Exclusion factor shown in this manual.

**10.11 Seasonal Leases**

Earnings coverage under the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, can be extended to apply to seasonal rental property having written leases.

Coverage must be written at 100 percent coinsurance.

Attach Seasonal Leases, CP-73.

When this option applies, use the fire and extended coverage rating information for buildings multiplied by the Seasonal Leases factor shown in this manual. Also use the time element rating information shown in this manual when sprinkler leakage, broad, and special perils are covered.

**10.12 Tuition**

Earnings coverage under the Income Coverage Part, form CP-70UF, or Earnings Coverage Part, form CP-60UF, can be extended to include tuition, fees, and other educational services and related activities.

Coverage must be written for at least 80 percent coinsurance. Identify the coinsurance percentage on the declarations.

Attach Tuition Coverage, CP-75.

When this option applies, use the fire and extended coverage rating information for buildings multiplied by the Tuition Coverage factors shown in this manual. Also use the time element rating information shown in this manual when sprinkler leakage, broad, and special perils are covered.

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### **RULE 11      VALUE REPORTING**

Use Personal Property Coverage Part - Reporting Form, CP-25, to provide coverage on a monthly reporting basis for insured with fluctuating values of personal property or changing locations.

Use Report of Values, CP-160, with Personal Property Coverage Part - Reporting Form, CP-25, to report values and dates.

Policies cannot be written for a term longer than one year.

A provisional/deposit premium is charged at inception and earned premium is adjusted at expiration based on the reported values.

Rule 7.2.2 applies when Builders' Risk Coverage is provided on a reporting form basis.

#### **11.1    Report of Values**

Values for each property at the described premises must be reported at inception. The values at inception should be the actual cash value of each property as of that date.

Values must be reported within 30 days of the end of each month. The insured must report the total value of each property at the described premises as of the end of the previous month. The total value of each property should be the actual cash value of each property.

Reporting dates can be revised at the discretion of the company; however, there must be at least 12 reports for each 12-month period and not more than 35 days between reporting dates.

Report of Values, CP-160, can be used to report values.

#### **11.2    Specific Insurance**

Insurance is specific when the limit applies at one location to one type of property such as a single building, personal property of the insured, or personal property of others.

Coverage under the Personal Property Coverage Part - Reporting Form, CP-25, may be written to cover fluctuating values when non-fluctuating values are covered by specific insurance. When this occurs, the amount of any specific insurance must be included in the total values reported when using the CP-25. However, the CP-25 only covers loss in excess of the specific insurance.

Attach Specific Insurance, CP-164.

Use only the fluctuation values in developing the earned premium for the CP-25.

#### **11.3    Acquired Locations**

Coverage for personal property at locations you acquire during the policy period is provided under the Personal Property Coverage Part - Reporting Form, CP-25. A limit for "acquired locations" must be shown on the declarations or Report of Values, CP-160.

Coverage for acquired locations is limited only to specific states. The states where coverage applies must be specified on the declarations or Report of Values, CP-160. If states are not specified, the policy territorial limits apply.

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### 11.4 Incidental Locations

Coverage for personal property can be provided at incidental locations during the policy period under the Personal Property Coverage Part (Reporting Form), CP-25. Incidental locations are not acquired locations or reported locations.

Coverage for incidental locations can be provided only within specified states. This must be shown on the declarations or Report of Values, CP-160, using a description such as "Values at Incidental Locations in the State of \_\_\_\_\_. If providing coverage at incidental locations in more than one state, this notation must be shown for each state. The limit for "incidental locations" must be shown on the declarations or Report of Values, CPA 60, and not for more than \$25,000 per state.

The rating information for incidental locations for all applicable perils is shown in this manual. No provisional/deposit premium applies. No adjustment to earned premium at expiration applies.

### 11.5 Premium Calculation

#### 11.5.1 Calculation of Provisional/Deposit Premiums

**Acquired locations** -A provisional/deposit premium does not apply when the limit for acquired locations is \$50,000 or less. When the limit exceeds \$50,000, the provisional/deposit premium is based on 75 percent of the limit (30 percent for seasonal risks). The rating information used in calculating the provisional/deposit premium for acquired locations is shown in this manual.

**All other locations** -A provisional/deposit premium is charged based on the reported values. The provisional/deposit premium is calculated using 75 percent of the reported values (30 percent for seasonal risks). Use the rating information for contents at 100 percent coinsurance when calculating provisional/deposit premiums.

Provisional/deposit premiums should be identified on the declarations or Report of Values, CP-160.

#### 11.5.2 Calculation of Earned Premium - The earned premium is calculated using the following steps:

**Step 1** Compute the average of all reported values for each location, including acquired locations.

**Step 2** For each location, multiply the average value (in hundreds) by the 100 percent coinsurance contents rate. Use rates in effect at policy inception. For acquired locations, use rate in effect when the location was first reported. This is the final earned premium for each location.

When the total earned premiums exceed the provisional/deposit premium, charge the difference as an additional premium.

When the total earned premiums are less than the provisional/deposit premium, refund the difference as a return premium.

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**RULE 12 PERILS PARTS**

One or more of the following Perils Parts must be attached to each policy:

- CP-80 Fire
- CP-82 Basic
- CP-83 Broad
- CP-85 Special
- CP-89 Earthquake

When more than one type of property is described on the declarations, different Perils Parts may be selected for the various items described. Make an entry on the declarations page to indicate which Perils Part applies to each item listed.

The Earthquake Perils Part, form CP-89, is described under Rule 14.

**12.1 CP-80, CP-82, and CP-83**

Perils Parts CP-80, CP-82, and CP-83 provide coverage for loss caused by the perils listed below.

<b>Perils Part Used: Perils Covered:</b>	<b>CP-80 Fire</b>	<b>CP-82 Basic</b>	<b>CP-83 Broad</b>
Fire or Lightning	✓	✓	✓
Explosion	✓	✓	✓
Vandalism			
Sonic Boom		✓	✓
Windstorm or Hail		✓	✓
Smoke		✓	✓
Vehicles and Aircraft		✓	✓
Riot or Civil Commotion		✓	✓
Sprinkler Leakage		✓	✓
Sinkhole Collapse			✓
Volcanic Action		✓	✓
Glass Breakage			✓
Failing Objects			✓
Weight of Ice, Sleet, or Snow			✓
Water Damage			✓

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### 12.2 CP-85

Special Perils Part, form CP-85, provides coverage for risks of direct physical loss, unless coverage is limited or the loss is caused by a peril that is excluded.

### 12.3 Perils Restrictions

Certain types of property are not eligible for coverage under the Broad Perils Part, form CP-83, or the Special Perils Part, form CP-85. Such types of property can be covered under the Commercial Properties Program by using other Perils Parts.

**12.3.1 CP-83 and CP-85-Ineligible Property** - The following types of property are not eligible for Broad Perils or Special Perils coverage:

- Neon, automatic, or mechanical electric outdoor signs
- Grain risks

Use Perils Parts CP-80 or CP-82.

**12.3.2 CP-85-Additional Types of Ineligible Property** - The following types of property are not eligible for Special Perils coverage:

- Risks that handle high levels of radioactive materials
- Florist's greenhouses or nurseries
- Livestock, live poultry, or live animal stocks
- Wholesale stocks of fresh fruits and vegetables

Use Perils Parts CP-80, CP-82, or CP-83.

### 12.4 Perils Rating Information

The rating information in this manual for CP-80, CP-82, CP-83, and CP-85 is shown under the following headings: FIRE, VANDALISM, EXTENDED COVERAGE, SPRINKLER LEAKAGE, BROAD PERILS, and SPECIAL PERILS. A brief explanation of each category is provided below. Detailed rating procedures are provided by Rule 18.

**Fire** - The FIRE rating information applies to coverage for the perils of Fire or Lightning, Explosion, and Vandalism. Use the FIRE rating information in determining the premium for CP-80, CP-82, CP-83, and CP-85. When Perils Part CP-80 is used, subtract the Vandalism credit shown in this manual from the FIRE rating information.

**Vandalism** - Use the VANDALISM rating information in determining the premium for CP-82, CP-83, and CP-85 when a Vandalism Rate Group other than "1" applies. The Vandalism Rate Group assignments are shown in the Classifications Section of this manual. More information about the Classifications Section is provided by Rule 17.

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### 12.4 Perils Rating Information (cont'd.)

**Extended Coverage** - The EXTENDED COVERAGE rating information applies to coverage for the following perils:

Sonic Boom	Smoke Sinkhole Collapse
Windstorm or Hail	Vehicles and Aircraft
Sprinkler Leakage	Riot or Civil Commotion
	Volcanic Action

Use the EXTENDED COVERAGE rating information in determining the premium for CP-82, CP-83, and CP-85.

**Sprinkler Leakage** - The SPRINKLER LEAKAGE rating information is used in determining the premium for CP-82, CP-83, and CP-85 only when 50 percent or more of all values at the described premises is exposed to the hazard of sprinkler leakage.

**Broad Perils** - Use the BROAD PERILS rating information in determining the premium for CP-83.

**Special Perils** - Use the SPECIAL PERILS rating information in determining the premium for CP-85.

## RULE 13 PERILS OPTIONS

### 13.1 Excluding Covered Perils

Perils otherwise covered can be excluded from the Perils Parts.

Attach Perils Exclusion, CPA 45, and identify perils to be excluded. Refer to company for rating information.

Refer to Rule 13.5 when excluding theft from Special Perils Part, form CP-85.

### 13.2 Radioactive Contamination

The Property and Time Element Coverage Parts can be extended to provide coverage against loss caused by radioactive contamination.

Attach Radioactive Contamination - Limited Coverage, CP-90, to provide coverage for radioactive contamination resulting from a covered peril. Do not use the CP-90 when Special Perils Part, form CP-85, applies.

Attach Radioactive Contamination - Broad Coverage, CP-91, to provide coverage for radioactive contamination without the requirement that it results from a covered peril.

The minimum coinsurance for property damage is 80 percent, or equivalent insurance-to-value requirement. Refer to the company for rating information.

### 13.3 Spoilage

Coverage can be provided for loss to scheduled perishable stock caused by the perils of breakdown and contamination and/or power disruption.

Attach Spoilage Coverage, CP-601UF.

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### 13.3.1 Description of Perils

**Breakdown** - Covers loss caused by a change in temperature or humidity due to the breakdown, malfunction, or failure of the refrigeration system, or the equipment or apparatus controlling the refrigeration system.

**Contamination** - Covers loss caused by contamination by the refrigerant of the refrigeration system.

**Power Disruption** - Covers loss caused by a change in temperature or humidity due to the complete or partial lack of electrical power or fluctuation of electrical current due to conditions beyond the insured's control.

### 13.3.2 Minimum Limits

Spoilage Coverage must be written for a limit of at least \$1,000 per covered location.

### 13.3.3 Maximum Limits

Spoilage Coverage can be written up to a limit of \$50,000 per covered location. Limits in excess of \$50,000 may require special underwriting consideration. Refer to the company.

### 13.3.4 Premium Modifications

When the perils of Breakdown and Contamination are covered, the insured may be eligible for a premium modification if a Refrigeration Maintenance or Service Agreement applies to the refrigeration system. Refer to the rating information pages.

### 13.3.5 Instructions for Writing Spoilage Coverage

Use the schedule in the CP-601UF to identify covered property and locations. A supplemental schedule can be used in lieu of or in addition to the schedule on the CP-601UF. Itemize the locations separately; coverage for multiple locations is not available on a combined/blanket basis.

The following information must be shown on the schedule:

- Description and location of property covered
- Limit of Insurance (no coinsurance requirement applies)
- Perils Covered (indicate with an 'X')
- Applicable Refrigeration Maintenance or Service Agreement (indicate with an 'X')

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### **13.3.6 Premium Determination**

The rating information pages show precalculated rating information at various limits for the following coverage options:

- Power Disruption Only
- Breakdown and Contamination Only  
with a Refrigeration Maintenance or Service Agreement
- Breakdown and Contamination Only  
without a Refrigeration Maintenance or Service Agreement
- Both Power Disruption and Breakdown and Contamination  
with a Refrigeration Maintenance or Service Agreement
- Both Power Disruption and Breakdown and Contamination  
without a Refrigeration Maintenance or Service Agreement

### **RATING PROCEDURE**

**Step 1** Calculate each described location separately.

- Determine the premium by the limit, perils, and premium modifications that apply.

**Step 2** The total premium is the sum of the premiums for each described location.

### **13.4 Sprinkler Leakage Exclusion**

Sprinkler leakage can be excluded from covered perils.

Do not include the sprinkler leakage rating information in the determination of the policy premium.

Attach Perils Exclusion, CP-145, and identify sprinkler leakage as an excluded peril.

### **13.5 Theft Exclusion (See Rates Rules 18)**

Coverage for theft can be excluded from the Special Perils Part, CP-85.

Attach Theft Exclusion, CPA 69.

When excluding theft, use the Special Perils rating information labeled "Theft Excluded" in this manual.

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**13.6 Utility Interruption**

Property damage and time element coverage can be provided against loss resulting from the interruption of designated off-premises utilities caused by covered perils. Off-premises utilities include: electricity, steam, or gas supply (with or without overhead transmission lines); water supply; and communications supply (with or without overhead transmission lines).

Attach Utility Interruption - Property Damage, CP-94, and/or Utility Interruption -Time Element, CP-95.

- The following information must be shown on the schedule:
- The selected Perils Part (CP-82, CP-83, CP-85, CP-89).
- The selected off-premises utilities (indicate with an "X").
- Utilities including overhead transmission lines (indicate with an "X").

Add the utility interruption rating information to the building, contents, and time element rates for all applicable perils.

**RULE 14 EARTHQUAKE PERILS PART**

Use Earthquake Perils Part, CP-89, to provide coverage against loss caused by earthquake or volcanic eruption.

Earthquakes or volcanic eruptions that begin prior to the inception date of the Earthquake Perils Part are excluded. Earthquakes or volcanic eruptions beginning after inception and occurring within a 168-hour period are covered as a single occurrence.

The Earthquake rating information is shown by earthquake construction classification, zone, building, and contents rate group. Refer to the rating information pages.

Identify the property to which Earthquake Perils Part applies on the declarations. The limit for covered property must be the same as the limit that applies to other Perils Parts.

**14.1 Reserve For Future Use.**

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**RULE 15 INDIVIDUAL RISK PREMIUM MODIFICATION**

The Individual Risk Premium Modification Plan applies separately to the property and liability coverage parts which generate at least \$2,500 in premiums at basic limits before the application of modifications.

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

**Rating Procedures**

The following modifications may be applied to recognize special characteristics of the risk that are not fully reflected in the premium.

The total amount of credit or debit developed using the following table may not exceed 15 percent.

Expense reductions (that have been filed by companies as part of an Expense Reduction Plan and approved for use in New York) include only expenses that can be demonstrated.

The credit or debit developed by the use of this rule is applied after all other rating procedures.

The overall effect of this plan when used in conjunction with any other plan shall not, in the aggregate, provide for modification of rates in excess of 25%.

Individual underwriting files shall contain the specific criteria, relative to the risk being rated, and document the particular circumstances that support each debit or credit.

Risk Variations		Range of Modifications		
		Credit		Debit
(1)	Building design, suitability for present use - Superior - Adequate - Inadequate. Building structural features and protection features, suitability for present use - Superior - Adequate - Inadequate.	6%	to	6%
(2)	Building condition and maintenance including wiring, heating, plumbing, air conditioning, fire protection - Superior - Adequate - Inadequate. Response to recommendations regarding building condition and maintenance - Superior - Adequate - Inadequate.	8%	to	8%
(3)	Surrounding premises, outside storage, exposure to insured property - High - Average - Low.	4%	to	4%
(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. Protective safeguards for operations and hazards - Superior - Adequate - Inadequate.	6%	to	6%
(6)	Condition of premises, machinery, equipment and protective equipment - Superior - Adequate - Inadequate. Response to recommendations regarding operations and equipment - Superior - Adequate - Inadequate.	8%	to	8%
(7)	Storage practices, susceptibility to damage - Superior - Adequate - Inadequate.	5%	to	5%
(8)	Employee selection, training and supervision - Superior - Adequate - Inadequate.	5%	To	5%
(9)	Loss consciousness and cooperation of management, supervisory personnel and other employees - Superior - Adequate - Inadequate. Emergency plans, procedures, training - Superior - Adequate - Inadequate.	5%	to	5%

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### **RULE 16 OTHER PREMIUM MODIFICATIONS**

#### **16.1 Protective Devices**

The installation and maintenance of certain protective devices may be required. Protective devices include:

- fire alarm systems
- sprinkler systems
- watchpersons
- burglary protection

##### **16.1.1 Burglary Protection (Including Watchpersons)**

Credits for burglary protection, including watchpersons, are available. Credits are shown as factors. Multiply the special perils charges for personal property - including theft by the Burglary Protection factors shown in this manual.

Apply Watchperson factors and Burglar Alarm System factors consecutively. When a single location has different levels of protection, use the highest Watchperson factor and/or the highest Burglar Alarm System factor.

Attach Protective Devices, CP-614, when the insured controls the alarm system. Identify the protective device on the declarations or on the schedule of the CP-614.

#### **DESCRIPTION OF BURGLARY PROTECTION BY TYPE**

*Central station* indicates a central station alarm company or police station with at least one person on duty at all times. The reference to "keys" in the rating information pages means that the central station alarm company has keys to the insured's property.

*Local alarm* indicates systems having only a loud siren or gong on the exterior of the building.

*Watchperson* indicates a watchperson on duty within the insured's premises when the premises are not regularly open for business.

- When there is a watchperson and a central station alarm system exists, the watchperson must signal the central station at least hourly.
- When a watch clock is present, the watchperson must register at least hourly.
- Other situations may exist that include watchpersons.

*Extent* indicates burglar alarm system installation number 1, 2, or 3. The number reflects the extent of protection provided.

- Installation 1. - This system completely protects all windows, doors, transoms, skylights, and other openings that lead from the premises. It completely protects all ceilings, floors, halls, party walls, partitions, and building walls that enclose the premises, except building walls that are exposed to streets or public highways or walls that are at least two stories above the roof of any surrounding building.

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**16.1.1 Burglary Protection (Including Watchpersons) (cont'd.)**

**DESCRIPTION OF BURGLARY PROTECTION BY TYPE (cont'd.)**

- Installation 2. - This system completely protects all accessible windows, doors, transoms, skylights, and other openings that lead from the premises. It protects all inaccessible windows with contacts. It also completely protects any ceiling or floor that is not constructed of concrete and all hall, party, and partition walls that enclose the premises.

or

- This system protects all movable openings that lead from the premises with contacts. It also provides a system of invisible radiation, sound detection, or invisible beams.
- Installation 3. - This system completely protects all accessible windows, doors, transoms, skylights, and other openings that lead from the premises.

or

- This system protects all doors that lead from the premises with contacts. It also provides a system of invisible radiation, sound detection, or invisible beams.

Grade of protection indicates the normal guard response time to the alarm.

- Grade A - response time does not exceed 15 minutes
- Grade B - response time does not exceed 20 minutes
- Grade C - response time does not exceed 30 minutes

**16.1.2 Sprinklered Properties**

Multiply the building and contents fire rates by the factors shown in the rating information pages to reflect the existence of a standard automatic sprinkler system. See Individual Risk Premium Modification, Rule 15, for recognition of system deficiencies.

Attach Protective Devices, CP-614, when the insured controls the sprinkler system. Identify the protective device on the declarations or on the schedule of the CP-614.

**16.2 Reserve For Future Use.**

**16.3 Reserve For Future Use.**

**16.4 Reserve For Future Use.**

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### RULE 17 RISK CLASSIFICATION

For rating purposes, a class code assignment and various other rate group assignments must be made, for each risk covered by the Commercial Properties Program. The classification codes are also used for statistical reporting.

#### 17.1 Reserve For Future Use.

#### 17.2 Multiple Occupancy Risk Classification

**17.2.1 Buildings** - When a building contains more than one type of occupancy, use the Classification Section to determine the class code for each occupancy and calculate each occupancy's floor area as a percentage of the building's total floor area. Use the following guidelines to determine the building class code.

- a. When occupancies share equal areas, use the class code with the highest FIRE rating information.
- b. When the building contains only multiple mercantile occupancies, regardless of area, use the appropriate Building Mercantile Multiple Occupancy class code (11010 - 11050).
- c. When occupancies are 100 percent habitational, use the predominant Habitational class code for the total number of habitational units.
- d. When occupancies are 75 percent or more habitational and the remaining occupancies are Offices (20100 or 20200), Light Hazard Service (21910), or Funeral Homes (21920), use the predominant Habitational class code for the total number of habitational units.
- e. When occupancies are 75 percent or more habitational and the remaining occupancies are other than Offices (20100 or 20200), Light Hazard Service (21910), or Funeral Homes (21920), use the appropriate Apartment Mercantile class code (01340, 01350, or 01360).
- f. When occupancies are 75 percent or more Offices and the remaining occupancies are other eligible occupancies, use the predominant Office class code (20100 or 20200).
- g. For all others, disregard any habitational or office occupancies and use the class code for the remaining occupancy with the highest percentage of floor area.

**17.2.2 Contents** - When a building contains more than one type of occupancy, use the following steps to select the contents class code for the covered personal property.

**Step 1** Use the Classification Section to determine the class code and the susceptibility code for the contents of the covered occupancy. The class code for the covered occupancy is used for statistical reporting.

**Step 2** Use the procedures described under Rule 17.2.1 to determine the class code for the building in which the contents are located.

**Step 3** Use the contents rating information for the building class code determined in Step 2 in determining the personal property premium for the contents of a multiple occupancy building.

When the contents rating information for the building class code determined in Step 2 is shown for susceptibility codes A, B, and C, use the rating information for the susceptibility code determined in Step 1.

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### RULE 18 PREMIUM DETERMINATION

Refer to the company if the rating information shown in this manual has not been converted from loss costs to company rates and premiums.

#### 18.1 Minimum Premiums

Prepaid policies, regardless of term, are subject to a minimum premium. Reporting form policies are subject to special minimum premiums. All other policies are subject to an annual minimum premium. Refer to the company for the applicable minimum premium amounts.

#### 18.2 Mid-Term Changes

**18.2.1 Retroactive Effective Dates** - Use the rates and rules in effect on the policy inception date when making coverage changes that become effective as of policy inception. Use the rates and rules in effect on the anniversary date when making coverage changes that become effective as of the policy anniversary date.

**18.2.2 Mid-Term Effective Dates** - Use the rates and rules in effect on the date of the change when coverage changes become effective after the policy inception or anniversary date.

**18.2.3 Additional or Return Premiums** - Prorate additional or return premiums. Retain any minimum premiums that apply.

**18.2.4 Waiver of Premiums** - Small additional and return premiums that occur as the result of a mid-term coverage change may be waived. Return premiums, however, must be refunded at the insured's request. Refer to the company for eligible waiver amounts.

#### 18.3 Basic Rating Information

The rating information shown in this manual applies annually for every \$100 of insurance. Unless otherwise stated, the rating information reflects 80 percent coinsurance and a \$250 deductible amount.

#### 18.4 Interstate Accounts

Policies that cover property located in more than one state may be written subject to the rules, forms, and endorsements for the state with either the largest values or where the insured's headquarters are located.

#### 18.5 Tentative Rates

Risks not eligible for class rates and not yet assigned a specific rate may be written at a tentative rate until the specific rate is provided. Refer to the company for tentative rates and procedures.

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### 18.6 Rate Adjustments

The rating information shown in this manual may be modified to reflect the adjustments described below. Adjust the manual rating information prior to the application of the rating procedures. Round to three decimal places after the final adjustment is made.

- 18.6.1 Increased Rates** - Policies may be written at increased rates or with restricted coverage when coverage would not be provided otherwise. The insured must agree in writing to the rate increases or restrictions in coverage.
- 18.6.2 Materially Changed Conditions** - If a rate becomes inequitable because of materially changed conditions, a new rate may be established and applied to existing policies. The effective date of the new rate is the date the company receives notification of the changed conditions.
- 18.6.3 Municipal Taxes** - Increase rates to recognize any municipal taxes not contemplated in the rate development.
- 18.6.4 Average Rate for Separately Rated Items** - When coverage is divided among companies, an average rate may be developed to determine the premium for each separately rated item. An average rate for separately rated items may also be used in other situations at the option of the company. Use the Average Rate Method described by Rule 6.1.3, but use the applicable limits, in lieu of full values, and apply the coinsurance factors shown in this manual when the coinsurance percentage does not equal 80 percent.
- 18.6.5 Other Company Adjustments** - Company adjustments, such as deviations, discounts, or other modifications should be applied after all other calculations unless otherwise indicated. Refer to the company for details and procedures.

### 18.7 Reserve For Future Use.

### 18.8 Calculation of Premium

Unless coverage applies on a combined/blanket basis, a separate premium must be determined for each item described on the declarations.

Use the rating procedures described in this rule to determine the property and time element premiums for items subject to Perils Parts CP-80, CP-82, CP-83, and CP-85. Procedures for determining the property and time element premiums for items subject to Earthquake Perils Part, CP-89, are provided by Rule 14.12.

Obtain the following information for each item described on the declarations:

- Class Code and Rate Group Assignments
- Protection, Construction, and Territory- Also determine if the:
  - building or structure has open sides or if personal property is located in building or structure with open sides
  - property is located in the open
- Applicable Coverage Part
- Applicable Perils Part
- Limit of Insurance
- Coinsurance Percentage
- Sprinkler Leakage Exposure
- Vacancy Exposure
- Applicable Deductible Options, Perils Options, Coverage Options, and Premium Modifications

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- 18.8.1 Fire - CP-80, CP-82, CP-83, and CP-85 - Building, Personal Property, and Time Element Coverage** - A Fire premium applies to all items covered by Perils Parts CP-80, CP-82, CP-83, or CP-85.
- 18.8.2 Extended Coverage - CP-82, CP-83, and CP-85 - Building, Personal Property, and Time Element Coverages** - In addition to the Fire premium described above, an Extended Coverage premium applies to all items covered by Perils Parts CP-82, CP-83, or CP-85.
- 18.8.3 Sprinkler Leakage- CP-82, CP-83, and CP-85 - Building, Personal Property, and Time Element Coverages** - Perils Parts CP-82, CP-83, and CP-85 include coverage for the peril of Sprinkler Leakage. When 50 percent or more of all values at the described premises is exposed to the hazard of sprinkler leakage. The Sprinkler Leakage premium applies in addition to the Fire and Extended Coverage premiums described above.
- Omit the Sprinkler Leakage rating procedures when endorsement CP-145 has been used to exclude coverage for the Sprinkler Leakage peril. The Sprinkler Leakage rating procedures do not apply to the Builders' Risks Coverage Parts. (See Rates section with same number.)
- 18.8.4 Broad Perils - CP-83 - Building, Personal Property, and Time Element Coverages** - In addition to the Fire, Extended Coverage, and Sprinkler Leakage premiums described above, a Broad Perils premium applies to all items covered by Broad Perils Part, CP-83. The Broad Perils premium does not apply to any item covered by Special Perils Part, CP-85.
- 18.8.5 Special Perils -CP-85, Buildings and Time Element Coverage** - In addition to the Fire, Extended Coverage, and Sprinkler Leakage premiums described above, a Special Perils premium applies to all building and time element items covered by Special Perils Part, CP-85.
- 18.8.6 Special Perils - CP-85, Personal Property** - In addition to the Fire, Extended Coverage, and Sprinkler Leakage premiums described above, a Special Perils premium applies to all personal property items covered by Special Perils Parts, CP-85.
- 18.8.7 Additional Premiums - Coverage and Perils Options** - See Rates section for Coverage or Option.
- 18.8.8 Per Item Premium/Policy Premium Subtotal** - The total premium for each item described on the declarations is the sum of the applicable (Fire, Extended Coverage, Sprinkler Leakage, Broad or Special Perils, and Additional Options premiums described above.

The sum of the total premium for each item described on the declarations is the policy premium subtotal.

**18.8.9 Total Premium**

**Step 1** Add or subtract any flat charges or credits that apply to the entire policy.

**Step 2** Multiply the result of Step 1 by any factors that apply to the entire policy and round to the nearest whole dollar amount after all factors have been applied. The result of this step is the total premium for the coverage provided by the Commercial Properties policy.

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**RULE 19      SPECIAL RULES**

**19.1 Alcoholic Beverages Manufacturers - Finished Stock**

When providing time element coverage for alcoholic beverages manufacturers, whiskeys, wines, and other alcoholic products being aged must be excluded.

Attach Alcoholic Beverages Manufacturers - Finished Stock, CP-611. No premium adjustment applies.

**19.2 Automobile Service Stations**

Coverage for automobile service stations can be extended to include underground fuel tanks, contents of such tanks, pumps, piping, and connections to tanks. Coverage can also be extended to include awnings and signs usual to the operation of an automobile service station.

Refer to Rules 8.1 through 8.4.

Special underwriting conditions may be required, refer to company.

**19.3 Boilers, Furnaces, and Similar Items**

The Building and Personal Property Coverage Part, form CP-12, and the Condominium Building Coverage Part, form CP-19, can be extended to include the following items when they are on separate foundations:

- |           |            |                     |
|-----------|------------|---------------------|
| • boilers | • forges   | • ovens (masonry or |
| • cupolas | • furnaces | masonry enclosed)   |
| • dryers  | • kilns    | • retorts           |
|           | • leers    |                     |

Attach Optional Property Coverage Part, CP-23.

A description of the property must be shown on the declarations or the CP-23.

Coverage can be written separately or can be included with all other covered building property. When writing coverage separately, show a specific limit on the declarations or the CP-23. When writing coverage as part of all other covered building property, increase the building limit accordingly.

Use the rating information in the Special Class section of this manual to determine the additional premium. Use the building rating information for all applicable perils if separate rating information is not found in the Special Class section of this manual.

Special underwriting conditions may be required, refer to company.

**19.4 Bowling Alleys**

The Building and Personal Property Coverage Part, form CP-12, and Condominium Building Coverage Part, form CP-19, can be extended to include bowling alleys and ball returns as building property.

The Building and Personal Property Coverage Part, form CP-12; Condominium Building Coverage Part, form CPA 9; Condominium Unit Coverage Part, form CP-21; and Personal Property Coverage Part - Reporting Form, CP-25; can be extended to include automatic pinspotters as personal property.

Attach Optional Property Coverage Part, CP-23.

A description of the property must be shown on the declarations or the CP-23.

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### **19.4 Bowling Alleys (cont'd.)**

Coverage can be written separately or can be included with all other covered property. When writing coverage separately, show a specific limit on the declarations or the CP-23. When writing coverage as part of all other covered property, increase the limit accordingly.

Use the rating information in the Special Class section of this manual to determine the additional premium. Use the building and/or contents rating information for all applicable perils if separate rating information is not found in the Special Class section of this manual.

Special underwriting conditions may be required, refer to company.

### **19.5 Buildings Auxiliary to Habitational Buildings**

Garages and auxiliary buildings with habitational buildings should be rated as follows:

- use the occupancy for the principal habitational building
- consider as ten units
- use construction of auxiliary building

### **19.6 Reserve For Future Use.**

### **19.7 Reserve For Future Use.**

### **19.8 Churches and Schools**

The Building and Personal Property Coverage Part, form CP-12, and Condominium Building Coverage Part, form CP-19, can be extended to include the following property for churches and schools as building property:

- fixed seats or desks
- fixed railings
- fixed altars
- stationary organs

Attach Optional Property Coverage Part, CP-23.

A description of the property must be shown on the declarations or the CP-23.

Coverage can be written separately or can be included with all other covered building property. When writing coverage separately, show a specific limit on the declarations or the CP-23. When writing coverage as part of all other covered building property, increase the building limit accordingly.

Use the rating information in the Special Class section of this manual to determine the additional premium. Use the building rating information for all applicable perils if separate rating information is not found in the Special Class section of this manual.

Special underwriting conditions may be required, refer to company.

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**19.9 Electrical Generating Risks**

Attach Electric Utility Coverage (\$1,000 Deductible), CP-129, to all policies covering public service light, power, or traction properties. No premium adjustment applies.

**19.10 Reserve For Future Use.**

**19.11 Greenhouses (See Rates in Special Glass Rates)**

Use the greenhouse building rating information for all applicable perils when rating contents excluding plants and flowers in greenhouses.

Use the greenhouse contents rating information for all applicable perils when rating contents including plants and flowers.

The frame rates and factors apply to greenhouses with either wood frames, plastic walls, windows, or frame apron

The non-combustible rates and factors apply to all other greenhouses.

Auxiliary buildings are to be rated separately.

**19.12 Reserve For Future Use.**

**19.13 Machinery - Specified Classes**

The Building and Personal Property Coverage Part, form CP-12, and Condominium Building Coverage Part, form CP-19, can be extended to include machinery.

Machinery can be included with the building property coverage only for the following classes:

- asphalt mixing plants
- breweries
- coal tipples, washers and fan houses
- concrete mixing plants
- cold storage warehouses
- frozen food plants
- grain elevators, tanks and driers
- gravel plants
- ice houses or factories
- phosphate fertilizer plants
- salting stations
- sewage disposal plants
- telephone exchanges (central telephone equipment only)
- water pumping stations

Attach Optional Property Coverage Part, CP-23.

A description of the property must be shown on the declarations or the CP-23.

Coverage can be written separately or can be included with all other covered building property. When writing coverage separately, show a specific limit on the declarations or the CP-23. When writing coverage as part of all other covered building property, increase the building limit accordingly.

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### **19.13 Machinery -Specified Classes (cont'd.)**

Use the rating information in the Special Class section of this manual to determine the additional premium. Use the building rating information for all applicable perils if separate rating information is not found in the Special Class section of this manual.

Special underwriting conditions may be required, refer to company.

### **19.14 Reserve For Future Use.**

### **19.15 Reserve For Future Use.**

### **19.16 Reserve For Future Use.**

### **19.17 Radio and Television Transmitting Stations**

Coverage for radio and television transmitting stations must exclude loss caused by damage to radio and television antennas. Refer to Rule 13.1 for excluding specific perils. Refer to company when covering damage to radio and television antennas.

### **19.18 Separation of Buildings**

Buildings separated by space or having separate walls and roofs with protected communication are to be rated separately.

Buildings should be rated separately when common (party) or separate walls meet the following criteria:

- walls are constructed of masonry and are at least 8 inches thick or
- walls are constructed of concrete and are at least 6 inches thick
- all openings are protected
- combustible construction (including roof, walls, cornices, or canopies) does not extend through, over, or around the separating wall

### **19.19 Spray Painting**

Rating information for automobile repairing and other classifications do not contemplate regular spray painting. Refer to Individual Risk Premium Modification Rule 15 and Sub-standard Conditions Rule 16.4 to make any modifications that recognize these exposures.

### **19.20 Vault or Safe Contents**

The vault or safe must have a fire resistive rating of one hour for storage of non-combustible materials and two hours for storage of combustible materials.

A description of the contents that are in a vault or safe, and the limit, must be shown on the declarations.

Multiply the rating information for contents in a vault or safe by the Vault or Safe Contents factor shown in this manual for contents in vaults or safes.

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**19.21 Maximizer Coverage Endorsement – MAX1UF (12/03)**

Coverage is available for the following by endorsement. (These are excess over any other coverage in the policy).

**OPTION #1 - Annual Premium \$300**

\$ 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, Control

**OPTION #2 Annual Premium \$350**

The following coverage is also provided if 'Option 2" is indicated in the policy declarations:  
\$100,000 Loss of Earnings

**OPTION #3\* Annual Premium \$400**

The following coverages are also provided if 'Option 3" is indicated in the policy declarations:  
\$100,000 Loss of Earnings  
\$ (Policy Occurrence Limit - Non-Owned Auto/Hired Car  
Subject to Maximum of \$1,000,000)

\* Note: Option #3 is not available for establishments which offer delivery service.

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**RULE 20**

**20.0 Systems Breakdown Coverage CP-001**

Charge 7% of the property premium after all applicable credits and modifications are taken.

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**LISTING OF FORMS AND ENDORSEMENTS**

<b>FORMS</b>			
CP-	001	9/97	Systems Breakdown Coverage
CP-	12	1.0	Building and Personal Property Coverage Part
CP-	14	1.0	Builders' Risk Coverage Part - Completed Value
CP-	15	1.0	Builders' Risk Coverage Part - Reporting Form
CP-	19	1.0	Condominium Building Coverage Part
CP-	21	1.0	Condominium Unit Coverage Part
CP-	25	1.0	Personal Property Coverage Part - Reporting Form
CP-	60UF	1.0	Earnings Coverage Part
CP-	69	1.0	Extra Expense Coverage Part
CP-	70UF	1.0	Income Coverage Part
CP-	80	1.0	Fire Perils Part
CP-	82	1.0	Basic Perils Part
CP-	83	1.0	Broad Perils Part
CP-	85	1.0	Special Perils Part
CP-	89	1.0	Earthquake Perils Part
CP-	100	1.0	Commercial Property Coverage Conditions
<b>COMMON POLICY CONDITIONS</b>			
CL-	100	1.0	Common Policy Conditions
CL-	140	3.0	Amendatory Endorsement - New York (Commercial)
CP-	381	1.0	Amendatory Endorsement - New York (1-4 Dwelling Units)
<b>MANDATORY ENDORSEMENTS</b>			
CP-	380	2.0	Amendatory Endorsement - New York
CP-	382	1.0	New York - Amendatory Endorsement (Anti-Arson)
<b>OTHER ENDORSEMENTS</b>			
CP-	1	1.0	Table of Contents
CP-	23	1.0	Optional Property Coverage
CP-	24	1.0	Household Personal Property Coverage
CP-	67	1.0	Income Coverage From Dependent Locations - Separate
CP-	68	1.0	Income Coverage From Dependent Locations
CP-	73	1.0	Seasonal Leases
CP-	75	1.0	Tuition Coverage
CP-	77	1.0	Expanded Restoration Period - Extra Expense
CP-	90	1.0	Radioactive Contamination - Limited Coverage
CP-	91	1.0	Radioactive Contamination - Broad Coverage
CP-	94	1.0	Utility Interruption - Property Damage
CP-	95	1.0	Utility Interruption - Time Element
CP-	110	1.0	Alcoholic Beverages Valuation
CP-	111	1.0	Automatic Increase
CP-	112	1.0	Brand or Label Permit
CP-	114	1.0	Change Endorsement
CP-	119	1.0	Condominium Buildings Exclusion - Entire Units
CP-	120	1.0	Condominium Buildings Exclusion - Improvements
CP-	121	1.0	Condominium Loss Assessment Coverage

\* Attach to all new business and renewal policies with risks located in cities with a population in excess of 400,000.

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**LISTING OF FORMS AND ENDORSEMENTS**

<b>OTHER ENDORSEMENTS</b>			
CP-	122	1.0	Condominium Units Exclusion
CP-	123	1.0	Pollutant Clean Up and Removal Coverage
CP-	124	1.0	Contributing Insurance
CP-	125	1.0	Debris Removal Coverage
CP-	127	1.0	Deductible Schedule
CP-	129	1.0	Electrical Utility Coverage (\$1,000 Deductible)
CP-	132	1.0	Loss Payable Options
CP-	133	1.0	Manufactured Stock Valuation
CP-	134	1.0	Market Price Valuation - Stock
CP-	135	1.0	Market Price Valuation - Distilled Spirits
CP-	136	1.0	Market Price Valuation - Wines
CP-	138	1.0	Ordinance or Law Extension - Increased Cost of Construction
CP-	140	1.0	Ordinary Payroll Exclusion
CP-	141	1.0	Ordinary Payroll Limitation
CP-	144	1.0	Peak Season Increase
CP-	145	1.0	Perils Exclusion
CP-	147	1.0	Electronic Information
CP-	148	1.0	Increased Restoration Period - Ordinance or Law
CP-	153	1.0	Power, Heat, and Refrigeration Exclusion
CP-	155	1.0	Premium Payment :s
CP-	157	1.0	Property Excluded
CP-	160	1.0	Report of Values
CP-	162	1.0	Resident Agent Countersignature
CP-	164	1.0	Specific Insurance
CP-	165	1.0	Sprinkler Leakage Earthquake Extension
CP-	167	1.0	Storage or Repairs Valuation
CP-	169	1.0	Theft Exclusion
CP-	170	1.0	Vacancy or Unoccupancy Permit
CP-	601UF	2.0	Spoilage Coverage
CP-	604	1.0	Commercial Property Coverage - Renewal Endorsement
CP-	605	1.0	Outdoor Signs
CP-	606	1.0	Antenna Coverage
CP-	607	1.0	Water Damage - Back Up of Sewers and Drains
CP-	608	1.0	Functional Replacement Cost
CP-	609	1.0	Market Value
CP-	610	1.0	Trees, Shrubs, and Plants
CP-	611	1.0	Alcoholic Beverages Manufacturers - Finished Stock
CP-	612	1.0	Explosion Limitation for Grain Risks
CP-	613	1.0	Explosion Limitation for Public Utility Gas Risks
CP-	614	1.0	Protective Devices
UA-	504B	3/91	Protective Safeguards Endorsements
UFI-	32	1/98	Protective Safeguard Endorsement - Hood and Duct
MAX-	1UF	12/03	Maximizer Coverage Endorsement

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### TERRITORIAL DEFINITIONS

#### CONSTRUCTION

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

- Frame -** Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, stucco on wood). One third of exterior walls are of frame or combustible material.
- Masonry -** Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground). Less than one third of exterior walls are of frame or combustible construction.
- Fire Resistive -** Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours. All exterior walls, ceilings and roofs are of non-combustible construction.

**Note:** Metal buildings with metal or frame supports shall be classified as frame.

#### CONSTRUCTION YEAR

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

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

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

#### PROTECTION

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

- Highly Protected -** Building is located within 1,000 feet of an approved fire hydrant and within 5 road miles of a responding fire department and is included in the 'Highly Protected Community Classification List' on the following pages.
- Protected -** Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.
- Semi-Protected -** Building is located more than 1,000 feet of an approved fire hydrant, but is within 5 road miles of a responding fire department
- Unprotected -** All others.

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### **TERRITORIAL DEFINITIONS**

#### **HIGHLY PROTECTED COMMUNITIES**

##### **UPSTATE**

Listed below are the Highly Protected Communities to be used with this section of the manual.

<b>City or Town</b>	<b>County</b>
Albany	Albany
Alden (Tn)	Erie
Amherst (Tn)	Erie
Amsterdam	Montgomery
Arcadia	Wayne
Auburn	Cayuga
Ballston (Tn)	Saratoga
Batavia	Genesee
Beacon	Dutchess
Bethlehem (Tn)	Albany
Binghamton	Broome
Binghamton (Tn)	Broome
Brighton (Tn)	Monroe
Brighton (Tn)	Erie
Buffalo	Erie
Canandaigua	Ontario
Canton (Tn)	St.Lawrence
Cheektowaga (Tn)	Erie
Cicero (Tn)	Onondaga
Clarence (Tn)	Erie
Clay (Tn)	Onondaga
Cohoes	Albany
Colonie (Tn)	Albany
Constantia (Tn)	Oswego
Coming	Steuben
Cornwall (Tn)	Orange
Cortland	Cortland
Dewitt (Tn)	Onondaga
Dickinson	Broome
Dunkirk	Chautauqua
Elbridge (Tn)	Onondaga
Elmira	Chemung
Elmira (Tn)	Chemung
Erwin (Tn)	Steuben
Fulton	Oswego

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**TERRITORIAL DEFINITIONS**

**HIGHLY PROTECTED COMMUNITIES**

**UPSTATE (Cont.)**

<b>City or Town</b>	<b>County</b>
Gates (rn)	Monroe
Geddes (Tn)	Onondaga
Geneva	Ontario
German Flats (Tn)	Herkimer
Glens Falls	Warren
Glenville (Tn)	Schenectady
Gloversville	Fulton
Greece (rn)	Monroe
Guilderland (Tn)	Albany
Hamburg (Tn)	Erie
Hemstreet Park (Tn)	Rensselaer
Herkimer (Tn)	Herkimer
Hornell	Steuben
Homeliville (Tn)	Steuben
Horseheads (Tn)	Chemung
Hudson	Columbia
Hyde Park (Tn)	Dutchess
Irondequoit (Tn)	Monroe
Ithaca	Tompkins
Ithaca (Tn)	Tompkins
Jamestown	Chautauqua
Jerusalem (Tn)	Yates
Johnstown	Fulton
Kingston	Ulster
Lackawanna	Erie
Lancaster (rn)	Erie
Lansing (Tn)	Tompkins
Little Falls	Herkimer
Lockport	Niagara
Malone (Tn)	Franklin
Manlius (Tn)	Onondaga
Marcy (Tn)	Oneida
Mechanicville	Saratoga
Middletown	Orange
Milo (Tn)	Yates

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**TERRITORIAL DEFINITIONS**

**HIGHLY PROTECTED COMMUNITIES**

**UPSTATE (Cont.)**

<b>City or Town</b>	<b>County</b>
Newburgh	Orange
New Hartford (Tn)	Oneida
New Windsor (Tn)	Orange
Niagara (Tn)	Niagara
Niagara Falls	Niagara
Niskayuna (Tn)	Schenectady
North Tonawanda	Niagara
Norwich	Chenango
Ogden (Tn)	Monroe
Ogdensburg	St. Lawrence
Olean	Cattaraugus
Oneida	Madison
Oneida (Tn)	Madison
Oneonta	Otsego
Onondaga (Tn)	Onondaga
Orchard Park (Tn)	Erie
Oswego (Tn)	Oswego
Pittsford (Tn)	Monroe
Plattsburgh	Clinton
Port Jervis	Orange
Poughkeepsie	Dutchess
Poughkeepsie (Tn)	Dutchess
Rensselaer	Rensselaer
Rochester	Monroe
Rome	Oneida
Rotterdam (Tn)	Schenectady
Salamanca	Cattaraugus
Salina (Tn)	Onondaga
Saratoga Springs	Saratoga
Schenectady	Schenectady
Sherrill	Oneida
Skaneateles (Tn)	Onondaga
South Port (Tn)	Chemung
Syracuse	Onondaga
Tonawanda	Erie
Tonawanda (Tn)	Erie
Troy	Rensselaer
Union (Tn)	Broome
Utica	Oneida

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**TERRITORIAL DEFINITIONS**

**HIGHLY PROTECTED COMMUNITIES**

**UPSTATE (Cont.)**

<b>City or Town</b>	<b>County</b>
Van Buren (Tn)	Onondaga
Vestal (Tn)	Broome
Victor (Tn)	Ontario
Vienna (Tn)	Oneida
Warwick (Tn)	Orange
Watertown	Jefferson
Watervliet	Albany
Webster (Tn)	Monroe
Wellsville (Tn)	Allegany
West Seneca (Tn)	Erie
Wheatfield (Tn)	Niagara
Whitestown (Tn)	Oneida

**SUBURBAN**

<b>City or Town</b>	<b>County</b>
Babylon (Tn)	Suffolk
Brookhaven (Tn)	Suffolk
Carmel (Tn)	Putnam
Clarkstown (Tn)	Rockland
Glen Cove	Nassau
Greenburg (Tn)	Westchester
Hempstead (Tn)	Nassau
Huntington (Tn)	Suffolk
Islip (Tn)	Suffolk
Long Beach	Nassau
Mamaroneck (Tn)	Westchester
Mount Pleasant (Tn)	Westchester
Mount Vernon (Tn)	Westchester
New Rochelle	Westchester
North Castle (Tn)	Rockland
North Hempstead (Tn)	Nassau
Orangetown (Tn)	Rockland
Oyster (Tn)	Nassau

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**TERRITORIAL DEFINITIONS**

**HIGHLY PROTECTED COMMUNITIES**

**SUBURBAN (Cont.)**

<b>City or Town</b>	<b>County</b>
Peekskill	Westchester
Pelham (Tn)	Westchester
Ramapo (Tn)	Rockland
Riverhead (Tn)	Suffolk
Rye	Westchester
Rye (Tn)	Westchester
Scarsdale (Tn)	Westchester
White Plains	Westchester
White Plains (Tn)	Westchester
Yonkers	Westchester

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**EARTHQUAKE ZONES**

<b><u>County</u></b>	<b><u>Zone</u></b>	<b><u>County</u></b>	<b><u>Zone</u></b>
Albany .....	4	Orleans .....	4
Bronx.....	4	Putnam .....	4
Clinton.....	3	Queens .....	4
Columbia .....	4	Rensselaer.....	4
Dutchess .....	4	Richmond.....	4
Erie.....	4	Rockland.....	4
Essex .....	3	St. Lawrence.....	4
Franklin .....	3	Saratoga .....	4
Fulton .....	4	Schenectady .....	4
Genesee.....	4	Schoharie.....	4
Hamilton .....	4	Suffolk.....	4
Herkimer.....	4	Ulster .....	4
Kings .....	4	Warren .....	4
Livingston .....	4	Washington.....	4
Monroe .....	4	Westchester.....	4
Montgomery .....	4	Wyoming.....	4
Nassau .....	4		
New York.....	4	Balance of State .....	5
Niagara.....	4		
Orange .....	4		

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**RATE NO.**

**4 COINSURANCE**

**4.1 Property Coverage**

Multiply the 80 percent rates and charges by the following factors:

Coinsurance	Factor
less than 80%	1.50
90%	0.95
100%	0.90

**4.2 Coinsurance Waiver - Agreed Amount**

Coinsurance	
Being Waived	Factor
80%	1.05
90%	1.00
100%	0.95

**5 DEDUCTIBLES**

All rates in this manual are based upon \$250 deductible clause.

Optional Higher Deductibles are shown in the following table:

AMOUNT OF DEDUCTIBLE	DEDUCTIBLE RATE CREDITS	
	FIRE	E.C. & OTHER CAUSES OF LOSS
250	0%	0%
500	4%	7%
1,000	8%	20%
*2,000	16%	33%
*2,500	19%	40%
3,000	21%	42%
5,000	24%	47%

\* 2,000 and 2,500 not available on New Business after 1/98.

**7.4 CONDOMINIUM PROPERTY (CP-19) (CP-21)**

Provides coverage for.

1. Condominium association (CP-19) use building rates.
2. Condominium Unit Owner (CP-21) use business property rates.

Attach Condominium form in addition to Cause of Loss Section.

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**Loss Assessment Coverage: (CP-121)**

Limit of Insurance	Fire & E.C.	Causes of Loss Not Otherwise Excluded
\$1,000	5	6
5,000	8	10
10,000	10	13
Each Add'l \$5,000	1	2

Miscellaneous building or real property \$1.00 per \$1,000.

Example: \$20,000 loss assessment coverage (fire & E.C.)

\$10,000	10
Each add'l 5,000	1
Each add'l 5,000	1
20,000	12 Premium

**8.1 & 8.2 SPECIAL CLASS RATES**

All rates are 80% coinsurance - per \$100 of insurance.

HP means Highly Protected  
Prot means Protected

SP means Semi-Protected  
UP means Unprotected

SCR Rate		HP &	SP &				
No.		Prot	UP	E.C.	Vand	CP-83	CP-85
1	ANTENNAS (outdoor, SATELLITE)						
	ANTENNAS, their lead-in wiring,						
	accessories, masts and towers						
	a. Wood	0.123	0.123	1.133	0.031	0.051	0.061
	b. Metal	0.123	0.123	1.551	0.031	0.051	0.061
2	AWNINGS, CANOPIES OR THEIR SUPPORTS	0.123	0.123	4.500	0.031	0.051	0.061
4	BILLBOARDS & SIGNS						
	Street Lighting Poles, Parking Meters						
	Flag Poles & other similar equipment						
	NOT ON BUILDINGS						
	a. Entirely Metal, Including						
	Frame & Supports	0.283	0.283	0.044	0.100	0.051	0.061
	b. Other than above	1.656	1.656	4.004	0.100	0.051	0.061
6	a. BUILDERS RISK COMPLETED VALUE (see Rating Classification section)						
	(Bldg value from zero to full value). Rates shown are 100% Coinsurance -						
	No other credit to be used. (CP-14)						
	b. BUILDINGS IN THE COURSE OF CONSTRUCTION (see Rating Classification section)						

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SCR Rate No.		HP & Prot	SP & UP	E.C.	Vand	CP-83	CP-85
9	EXHIBIT STANDS & BOOTHES IN THE OPEN						
	a. Entirely of Metal	0.882	1.104	1.371	0.011	0.051	0.061
	b. Wood or part Wood	1.767	2.208	1.371	0.011	0.051	0.061
11	FENCES & ARBORS						
	a. Metal	0.074	0.074	0.376	0.031	0.051	0.061
	b. Wood	1.104	1.104	4.030	0.031	0.051	0.061
16	FRUIT-VEGETABLE STAND (Seasonal) (seasonal charge included in rate)	3.067	4.857	0.046	0.011	0.051	0.061
17	FRUIT-VEGETABLE STORAGE in packing houses, except cold storage	4.293	5.679	0.046	0.011	0.051	0.061
18	GASOLINE FILLING STATIONS Sole occupancy without repair shop facilities other than tire, battery and brake service	0.453	0.453	0.046	0.011	0.051	0.061
19	GREENHOUSES-						
	a. Building	0.625	1.571	----	----	0.051	0.061
	b. Wood	----	----	2.031	0.011	0.051	0.061
	c. Steel	----	----	0.567	0.011	0.051	0.061
	d. Contents	1.889	2.822	1.371	0.011	0.051	0.061
29	MUSHROOM HOUSES	1.851	3.520	0.075	0.011	0.051	0.061
30	MUSHROOMS	3.115	4.784	0.075	0.011	0.051	0.061
31	NURSERY STOCK IN THE OPEN (Trees, Shrubs, Plants & Flowers)	0.835	0.835	2.710	0.100	0.051	0.061
 NOTE: The above classification does not apply to growing crops or to standing timber, but may apply to landscaping trees, shrubs, plants or flowers not provided for in the Dwelling Policy Program or Farm Manual.							
32	OTHER BUSINESS PROPERTY			Contents Rate Applies			

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SCR Rate No.		HP & Prot	SP & UP	E.C.	Vand	CP-83	CP-85
38	SWIMMING POOLS IN THE OPEN:						
	a. In Ground:						
	1. Concrete or Metal	0.062	0.062	0.097	0.100	0.051	0.061
	2. Other than 1.	0.283	0.283	0.097	0.100	0.051	0.061
	b. Above Ground:						
	1. Concrete or Metal	0.062	0.062	0.097	0.100	0.051	0.061
	2. Other than 1.	1.104	1.104	0.097	0.100	0.051	0.061
39	TANKS, BINS & SILOS used for the storage on Non-Combustible liquids such as water, Non-Combustible gases, such as Nitrogen, Oxygen or CO <sub>2</sub> , and Non-Combustible Solids, such as Sand or Gravel:						
	a. Tanks Below Ground, covered with earth	0.062	0.062	0.097	0.011	0.051	0.061
	b. Tanks Above Ground:						
	1. Masonry tanks on the ground or Masonry Supports	0.062	0.062	0.376	0.011	0.051	0.061
	2. Steel tanks on the ground or Masonry or Steel Tanks on Steel Supports	0.111	0.111	0.376	0.011	0.051	0.061
	3. Wood Tanks or Tanks with Wood Supports (including Wood Reservoir Roofs)	0.221	0.221	0.567	0.011	0.051	0.061
	c. Tank Contents - Combustible	0.810	0.810	0.172	0.011	0.051	0.061
	d. Tank Contents - Non-Combustible	0.184	0.184	0.097	0.011	0.051	0.061
41	TOWERS - Radio, Television, Aircraft receiving and transmitting antennas & towers	0.111	0.111	2.031	0.011	0.051	0.061
42	TREES, PLANTS, SHRUBS & LAWNS	-----	-----	3.000	0.031	-----	-----

# **UTICA FIRST INSURANCE COMPANY COMMERCIAL PROPERTIES MANUAL**

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RATE NO.

## **8.5 ALCOHOLIC BEVERAGES TAX EXCLUSION (CP-110)**

Use the value of the covered property less applicable taxes.

**Business Property rates apply.**

#### **8.7 INFLATION GUARD - (CP-111)**

When attached at the inception of the policy, the additional premium shall be calculated by using the following percentages for the buildings covered by this endorsement. Multiply percentage times rate times amount of insurance (fire, EC & Vand).

Amount of Quarterly Increase	Annual Percentage	
1.0%	1.5%	
1.5%	2.3%	Triple percentage for DPP
2.0%	3.0%	or 3 Yr Prepaid Policies.
2.5%	3.8%	
3.0%	4.5%	
each .5% over	0.8%	

If endorsement is attached after policy is in force, coverage can only be effective at the end of any quarterly period of three calendar months after inception. Multiply premium by appropriate pro rata factor.

This form increases the amount to all coverage A - Buildings by the percentage indicated. The Limit of Insurance is increased at the end of each three month period.

- 8.8 Back-Up of Sewers and Drains \*** \$0.573 per \$100 of insurance

Attach Water Damage - Sewers and Drains, CP-607.

\* Note - Company maximum limit is \$10,000

- 8.10 Debris Removal Factor** 0.50

### Attach Debris Removal Coverage, CP-125.

- ## 8.17 Market Value Factor 1.30

Attach Market Value, CP-609.

- ## **8.18 Ordinance or Law Extension Factor**

**Attach Ordinance or Law Extension –  
Increased Cost of Construction, CP-138.**

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**8.19 PEAK SEASON**

Business Property coverage can be increased for specific periods of time.

The additional premium for use of the endorsement shall be calculated at pro-rata of the annual rate for each period as specified in the endorsement.

Example:

\$10,000 Coverage B and \$5,000 Peak Season Coverage  
1.50 Building Rate (Fire + EC + Vand)  
25% of Year (3 months - 1/12 year) - Peak Season applies

Amount of Coverage	X Bldg Rate	= premium
\$10,000	X 1.50	= \$150.00
Peak Season	X Bldg Rate	X % of Year =
	1.50	X 25%
\$5,000	X	.375 = \$18.75

Total Premium (\$150.00 + \$18.75) = \$168.75

Peak Season - all references to building rate should be business property rate.

**8.20 Pollutant Clean Up and Removal Factor\*** 0.50

Attach Pollutant Clean Up and Removal Coverage, CP-123.

\* Additional excess over base is not available.

**8.27 Vacancy and Unoccupancy Permit**

Perils	Factor
Fire, Extended Coverage, & Sprinkler Leakage	1.13
Perils	Rate Increase
Broad Perils	0.068
Special Perils	0.091
Earthquake Perils	0.009

Attach Vacancy and Unoccupancy Permit, CP-170.

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**9 TIME ELEMENT COVERAGE PARTS**

**9.1 Income Coverage Factors**

Mercantile or		Non-Manufacturing	Manufacturing	Rental
Option	Period of Indemnity			
120 days		1.40	2.00	1.20
Coinsurance Percentage				
None		2.25	2.70	1.30
50%		1.20	1.30	1.00
60%		0.95	1.15	0.90
70%		0.90	1.10	0.80
80%		0.85	1.00	0.75
90%		0.80	0.95	0.70
100%		0.75	0.90	0.65
Monthly Limitation				
1/3		1.45	2.20	1.30
1/4		1.30	2.00	1.20
1/6		1.20	1.65	0.95
1/12		0.75	0.90	0.75

Attach Income Coverage Part, CP-70UF

**9.2 Earnings Coverage Factors**

Mercantile or		Non-Manufacturing	Manufacturing	Rental
Option	Period of Indemnity			
120 days		1.20	1.65	0.95
Coinsurance Percentage				
None		1.80	2.10	1.20
50%		0.95	1.10	0.95
60%		0.85	0.95	0.85
70%		0.80	0.90	0.80
80%		0.75	0.85	0.75
90%		0.70	0.80	0.70
100%		0.60	0.70	0.60
Monthly Limitation				
1/3		1.30	1.80	1.05
1/4		1.20	1.65	0.95
1/6		1.00	1.35	0.85
1/12		0.60	0.70	0.60

Attach Earnings Coverage Part, CP-60UF.

**9.3 Extra Expense Coverage Factor      2.00**

Attach Extra Expense Coverage Part, CP-69.

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**10 TIME ELEMENT COVERAGE OPTIONS**

**10.1 Builders' Risk Time Element Factor 2.00**

**10.3 Electronic Information**

Extension Factor 90 day      1.05 180 day    1.10  
No limit 1.15

Attach Electronic Information, CP-147.

**10.4 Expanded Restoration Period - Extra Expense Factors**

Recovery Period (days)	Factor 0-30	31-60	61-90	91-120	121-150	100%	- - -	2.00	40%						
80% 100% - -	1.00	30%	60%	90%	100% -	0.90	25%	50%	75%	100% -	0.85	20%	40%	60%	80%
100%	0.80														

Attach Expanded Restoration Period - Extra Expense, CP-77.

**10.6 Increased Restoration Period - 1.20 Ordinance or Law Factor**

Attach Increased Restoration Period - Ordinance or Law, CP-148.

**10.7 Ordinary Payroll Exclusion Factor 1.12**

Attach Ordinary Payroll Exclusion, CP-140.

**10.8 Ordinary Payroll Limitation Factors**

Limitation Factor 90 days	1.06	120 days	1.04
150 days	1.02		
180 days	1.00		

Attach Ordinary Payroll Limitation, CP-141.

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**10.9 Period of Loss Extension Factors**

No. of Days	Factor	No. of Days	Factor
60	1.07	180	1.36
90	1.14	270	1.41
120	1.21	360	1.46
150	1.29		

Identify the number of days on the declarations.

**10.10 Power, Heat and Refrigeration Exclusion Factor**      1.06 Attach Power, Heat, and Refrigeration Exclusion, CP-153.

**10.11 Seasonal Leases Factor**      0.65 Attach Seasonal Leases, CP-75.

**10.12 Tuition Factors**

Coinsurance	Factor
80%	1.00
90%	0.94
100%	0.88

Attach Tuition Coverage, CP-75. 11      VALUE REPORTING

**11.4 Incidental Locations**

Perils Part	Per \$100 of Insurance
Fire	Refer to company
Basic	1.512
Broad	1.833
Special	2.292

**11.5 Premium Calculation**

**11.5.1 Calculation of Provisional/Deposit Premiums**

Acquired Locations      0.916 per \$100 of insurance

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**13 PERILS OPTIONS**

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**13 PERILS OPTIONS**

**13.3 Spoilage**

Limit	Power Disruption	Breakdown & Contamination		Both Power Disruption & Breakdown & Contamination	
		Refrigeration Maintenance or Service Agreement		Refrigeration Maintenance or Service Agreement	
		With	Without	With	Without
\$1,000	11.000	19.556	28.112	26.890	34.223
5,000	52.557	99.003	140.562	135.672	173.562
10,000	103.894	196.786	281.124	270.123	347.127
15,000	156.451	295.790	421.686	405.796	519.468
20,000	207.787	393.572	562.247	541.468	693.031
25,000	260.345	492.578	702.810	677.141	866.594
30,000	311.681	590.360	843.372	811.592	1040.158
35,000	364.239	689.365	983.934	947.265	1212.499
40,000	414.423	787.147	1124.496	1082.937	1386.063
45,000	468.131	886.151	1265.057	1217.388	1559.625
50,000	519.468	983.934	1405.620	1353.061	1733.190

Attach Spoilage Coverage, CP-601.

**13.6 Utility Interruption**

BUILDING AND CONTENTS			
<u>Utilities</u>	<u>Fire</u>	<u>Extended Coverage</u>	<u>Sprinkler Leakage</u>
Electricity, steam or gas excluding transmission lines	0.036	0.023	0.012
Transmission lines	0.019	0.036	-
Water	0.036	0.012	0.006
Communications excluding transmission lines	0.036	0.023	0.012
Transmission lines	0.023	0.036	-

BUILDING AND CONTENTS			
<u>Utilities</u>	<u>Broad</u>	<u>Special Building</u>	<u>Special Contents</u>
Electricity, steam or gas excluding transmission lines	0.012	0.012	0.048
Transmission lines	0.012	0.012	0.048
Water	0.012	0.012	0.048
Communications excluding transmission lines	0.012	0.012	0.048
Transmission lines	0.012	0.012	0.048

Attach Utility Interruption - Property Damage, CP-94.

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	TIME ELEMENT	Fire	Extended Coverage	Sprinkler Leakage
<u>Utilities</u>				
Electricity, steam or gas excluding transmission lines		0.036	0.023	0.012
Transmission lines		0.019	0.036	-
Water		0.036	0.012	0.006
Communications excluding transmission lines		0.036	0.023	0.012
Transmission lines		0.002	0.036	-

	TIME ELEMENT		
	Broad	Special	Earthquake
<u>Utilities</u>			
Electricity, steam or gas			
excluding transmission lines	0.012	0.043	0.062
Transmission lines	0.023	0.121	0.121
Water	0.012	0.043	0.062
Communications excluding			0.000
transmission lines	0.023	0.068	0.121
Transmission lines	0.023	0.121	0.121

### Attach Utility Interruption - Time Element, CP-95.

## 14 EARTHQUAKE (CP-89)

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:**

## Clinton Essex Franklin

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ZONE 4 - 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 5 - Balance of State				

**RATES:**

	Zone 3		Zone 4		Zone 5	
Bldg	Bldg	Bus Prop	Bldg	Bus Prop	Bldg	Bus Prop
Class	Rate	Rate	Rate	Rate	Rate	Rate
1	0.022	0.051	0.017	0.043	0.034	0.073
2	0.094	0.115	0.051	0.085	0.204	0.188
3	0.068	0.074	0.051	0.062	0.111	0.104

**Rating Procedure -**

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

**MANDATORY DEDUCTIBLE - 2% of limit of insurance**

**EARTHQUAKE SPRINKLER LEAKAGE**

	Zone 3		Zone 4		Zone 5	
Bldg	Bldg	Bus Prop	Bldg	Bus Prop	Bldg	Bus Prop
Class	Rate	Rate	Rate	Rate	Rate	Rate
1	0.011	0.017	0.011	0.017	0.020	0.031
2	0.020	0.085	0.020	0.085	0.102	0.153
3	0.056	0.030	0.056	0.030	0.036	0.054

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

25% coinsurance or less .95

50% coinsurance .75

80% coinsurance or higher .50

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**16.1 & If any of the following conditions exist multiply the combined percentages**

**16.2 (i.e. +20% -10% = +10%) by the adjusted initial fire rate.**

Fire Resistive - HP, Protected	-40% x masonry
Fire Resistive - Semi prot, Unprot	-30% x masonry
Sprinklered - Building - Highly Protected, Protected	-60% X Masonry or Frame
Sprinklered - Business Property - Highly Protected, Protected	-30% X Masonry or Frame
Sprinklered - Building - Semi-Protected, Unprotected	-50% X Masonry or Frame
Sprinklered - Business Property- Semi-Protected, Unprotected	-30% X Masonry or Frame
Fire Resistive & Sprinklered - Bldg - HP, Protected	-80% X Masonry
Fire Resistive & Sprinklered - Bus. Prop. - HP, Protected	-55% X Masonry
Fire Resistive & Sprinklered - Bldg - Semi-Prot, Unprotected	-70% X Masonry
Fire Resistive & Sprinklered - Bus. Prop. - Semi-Prot, Unprotected	-55% X Masonry
Vacant	+50% x masonry or frame
Unoccupied/Seasonal	+25% x masonry or frame
Electrical Systems not conforming to code specifications	+20% x masonry or frame
Heating Systems not conforming to code specifications	+15% x masonry or frame
Fire or Fire/Burglary System Premises alarm only	-3% x masonry or frame
Reporting directly to fire department or central reporting station	-10% x masonry or frame
Heating in fire proof room conforming to code specifications	-7% x masonry or frame
Masonry Veneer - less than 8" of brick or masonry covering frame structure	-8% x frame
Underwriters Laboratory Approved Fire appliances - conforming to code specifications	-7% x masonry or frame

(Fire Resistive - extended coverage rate times .30)

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\*Sprinklered buildings - Rate credit for sprinklered buildings is applied when entire building is protected by the sprinklered system. Service contracts required. Attach CP-614.

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

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

The addition of the defined terms will clarify the intent of classifications listed in the manual.

<b>CODE</b>	<b>CLASSIFICATIONS</b>	<b>RATE</b>	<b>GROUP</b>
<b>HABITATIONAL</b>			
01310	Apartments - no mercantile, service or other occupancy 5-10 units	1	
01320	Apartments - no mercantile, service or other occupancy 11-30 units	2	
01330	Apartments - no mercantile, service or other occupancy 31-50 units	3	
01340	Apartment Mercantile - 5-10 units Mercantile occupying not more than 15% of total building area	4	
01350	Apartment Mercantile - 11-30 units Mercantile occupying not more than 15% of total building area	5	
01320	Apartment Mercantile - 31-50 units Mercantile occupying not more than 15% of total building area	6	
01010	Boarding House - 6-10 boarders	7	
01020	Boarding House - 11-30 boarders	8	
01030	Boarding House - 31-50 boarders	9	
23000	Builders Risk - Building in the Course of Construction (CP-14)	18	
23000	Builders Risk - Completed Value (CP-14) (see Rating Section) Fraternity & Sorority Houses (see Special Class Rates)	-	SCR
01210	Housing Developments - 1-10 units	2	
01220	Housing Developments - 11-30 units		
01230	Housing Developments - 30 or more units		

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<b>CODE</b>	<b>CLASSIFICATIONS</b>	<b>RATE GROUP</b>
	New codes and classifications are added to the manual.	
01310	Apartment 1-4 apartment units with office	1
01310	Apartment 5-10 apartment units with office	1
01320	Apartment 11-30 apartment units with office	2
01330	Apartment 31-50 apartment units with office	3
	There are presently no classifications that would apply to an apartment and office building.	
	<b>MERCANTILE (RETAIL OR WHOLESALE)</b>	
11400	Alcoholic Beverages (Liquor stores) other than bars	10
11500	Bakery with baking	11
11700	Bakery with cooking (See Rest.)	-
11500	Bagel Shop - with baking	11
11700	Bagel Shop - with cooking (See Rest.)	-
11600	Bars and Taverns	11
11900	Boat and Marine Supply Dealers	12
23000 *	Builders Risk - Building in the Course of Construction (CP-14)	18
23000 *	Builders Risk - Completed Value (CP-14) (see Rating Section)	-
20400	Clubs - with commercial kitchen	15
11700	Delicatessen - with cooking (See Rest.)	-
11500	Delicatessen - no cooking	10
11500	Delicatessen - cooking with household appliances no kitchen Including pizza parlors and bagel shops with no deep fat frying	11
12000	Drugs	10
12100	Electrical Goods, Hardware and Machinery including air conditioners, appliances, plumbing, heating, and farm machinery	12
11500	Food Products including bakeries (without cooking on premises) and beverages (excluding alcoholic beverages)	10
12300	Furniture and Home Furnishings other than appliances	13
12600	Greenhouses (see Special Class Rates)	SCR
12400	Jewelry	10
11800	Motor Vehicle (auto, aircraft, marine) Sales, no repair	10
11500	Pizza - with baking	11
11700	Pizza - with cooking (See Rest.)	-
11700	Restaurants with commercial cooking (if food service with no cooking, treat as food products) - without fire protective system in kitchen	14
11700	Restaurants with commercial cooking - with fire protective system in kitchen (service agreement required - attach form UFI-32)	15
13100	Restaurant - non code installation of cooking or kitchen equipment	16
12500	Sporting Goods	10

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<b>CODE</b>	<b>CLASSIFICATIONS</b>	<b>RATE GROUP</b>
11200	Tire, Battery & Accessory Dealers without tire recapping and vulcanizing (if tire recapping or vulcanizing, see Non-Manufacturing)	12
19910	Video Stores	10
11300	Wearing Apparel, Textiles, Shoes	12
19910	All Other	10
	There are no classifications that apply to these specifically described and they are now being added.	occupancies
	<b>NON-MANUFACTURING</b>	
22500	Aircraft Hangers including aircraft repairs	10
22100	Auto Parking Garages, Car Washes	10
20900	Bowling Alleys	17
23000	Builders Risk - Building in the Course of Construction (CP-14)	18
23000	Builders Risk - Completed Value (CP-14) (see Rating Section) Camps (see Special Class Rates)	- SCR
20500	Clubs, NOC including Fraternal and Union Halls	19
21500	Churches and Synagogues	28
21000	Dance Halls and Roller Rinks	21
20800	Drive-In Theaters (see Special Class Rates)	SCR
21600	Dry Cleaners and Dyeing Plants, other than self service	30
23200	Exhibit Stands and Booths (see Special Class Rates)	SCR
21200	Fair Grounds (see Special Class Rates)	SCR
11500	Fruit & Vegetable Stands (see Special Class Rates)	SCR
22200	Gasoline Service Stations (see Special Class Rates)	SCR
20400	Golf Clubs, Tennis Clubs and similar Sports Facilities	26
20100	Governmental Offices	20
12600	Greenhouses (see Special Class Rates)	SCR
21100	Halls and Auditoriums	19
19910	Horse Barns & Stables (see Special Class Rates)	SCR
21300	Hospitals	21
20310	Hotels - Seasonal (see Special Class Rates)	SCR
29910	Labor Houses (see Special Class Rates)	SCR
21700	Laundries, other than self service	30
21910	Light Hazard Service Occupancies (e.g. Barber Shops, Beauty Parlors, Business and Trade: Schools, Blueprinting, Duplicating, Photographic Shops, Funeral Homes, Veterinary Facilities with boarding)	29
20310	Motels and Hotels - without cooking - <11 units	22
20320	Motels and Hotels - without cooking -11-30 units	23
20330	Motels and Hotels - without cooking - 31-50 units	24
20310	Motels and Hotels - with cooking - <11 units (see Restaurant)	
20320	Motels and Hotels - with cooking - 11-30 units (see Restaurant)	
20330	Motels and Hotels - with cooking - 31-50 units (see Restaurant)	

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<b>RATE NO.</b>	<b>CODE</b>	<b>CLASSIFICATIONS</b>	<b>RATE GROUP</b>
20310		Motels and Hotels - Seasonal (see Special Class Rates) -	SCR
20600		Motion Picture Studios	26
20200		Motor Vehicle Sales - office	20
22300		Motor Vehicle Repairing including Auto Body Shop with or without sales	33
22300		Motor Vehicle Repairing include Auto Body Shop with painting, with or without sales	31
22300		Motor Vehicle Repairing	27
22700		Museums, Libraries, Art Galleries (Non-Profit)	21
29900		Mushroom Houses (see Special Class Rates)	SCR
21410		Nursing and Convalescent Homes	21
20200		Office and Banks	20
20400		Outdoor Sports, Fish & Game Clubs (see Special Class Rates)	SCR
22900		Public Buildings, Fire Department, Police, Sewage and Water Works	21
22610		Penal Institutions	21
21200		Recreational Facilities, NOC (Billiard and Pool Halls, Ice Rinks, Stadiums, Amusements Parks, Fair Grounds and Baseball Parks) (see Special Class Rates)	SCR
22800		Schools, Academic	25
11500		Seasonal Refreshment Stands (see Special Class Rates)	SCR
21800		Self Service Laundries and Dry Cleaners	30
22000		Service Occupancies, Other than Light Hazard and Service Occupancies, NOC (Including Testing Labs and TV Repair)	10
29900		Tents (see Special Class Rates)	SCR
20700		Theaters	26
22400		Tire Recapping and Vulcanizing with or without sales	27
23200		Towers (see Special Class Rates)	SCR
23100		Vacant Buildings (see Rating Rule 4.)	
31600		Yard Property, NOC (Including property in the open) (see Special Class Rates)	SCR
29900		All Other	10
<b>WAREHOUSES AND YARDS</b>			
23000 *		Builders Risk - Building in the Course of Construction (CP-14)	18
23000 *		Builders Risk - Completed Value (CP-14) (see Rating Section)	
31600		Building Supply Yards (Including Retail Lumber Yards, Coal and Coke Yards) (see Special Class Rates)	SCR
30700		Cold Storage, Warehouses	26
31000		Cotton Compresses and Storage	10
39900		Fame Products (other than Grain, Cotton and Tobacco)	10
30220		Freight Terminals	10
30400		General Storage Warehouses - Bailee	10
31500		Grain Elevators	32
30900		Grain, Seed and Bean Warehouses	32

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**RATE NO.**

<b>CODE</b>	<b>CLASSIFICATIONS</b>	<b>RATE</b>	<b>GROUP</b>
30600	Household Goods Warehouses	10	
31600	Lumber Yards (see Special Class Rates)	SCF	
31700	Mill Yards (see Special Class Rates)	SCF	
30720	Miscellaneous Products Storage: (other than Wholesale or Retail Storage or Cold Storage)	10	
31810	Oil Distributing, Oil Terminals and LPG Tank Farms	32	
39900	Piers, Wharves, Bridges	32	
39900	Potato & Onion Storage (see Special Class Rates)	SCF	
41600	Saw Mills (see Special Class Rates)	SCF	
39900	Tanks, Bins & Silos (see Special Class Rates)	SCF	
31400	Tobacco Sales - Warehouses	10	
31300	Tobacco Warehouses, Storage	10	
31600	Waste and Reclaimed Materials including Yards	32	
40900	Whiskey and Liquor Warehouses in connection with Distilleries	10	
39900	Windmills, etc. (see Special Class Rates)	SCF	
39900	All Other	10	

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**NEW YORK**

RATE NO.

18 CLASS RATES - REMAINDER OF STATE  
INITIAL RATES

1 YEAR 80% COINSURANCE RATES  
HIGHLY PROTECTED

\$250 DEDUCTIBLE  
CONSTRUCTED SINCE 1960

**SOLE OCCUPANCY**

RATE GROUP	FIRE				E.C.	VAND	CP-83	CP-85
	FRAME		MASONRY					
	BLDG	BUS PROP	BLDG	BUS PROP				
1	0.847	0.847	0.760	0.760	0.046	0.011	0.051	0.061
2	0.895	0.895	0.798	0.798	0.046	0.011	0.051	0.061
3	0.944	0.944	0.847	0.847	0.046	0.011	0.051	0.061
4	0.969	0.969	0.870	0.870	0.046	0.011	0.051	0.061
5	1.031	1.031	0.920	0.920	0.046	0.011	0.051	0.061
6	1.092	1.092	0.969	0.969	0.046	0.011	0.051	0.061
7	1.214	1.214	1.141	1.141	0.046	0.011	0.051	0.061
8	1.276	1.276	1.202	1.202	0.046	0.011	0.051	0.061
9	1.546	1.546	1.288	1.288	0.046	0.011	0.051	0.061
10	1.925	1.877	1.326	1.606	0.097	0.011	0.051	0.061
11	2.123	2.060	1.460	1.767	0.097	0.011	0.051	0.061
12	2.123	2.060	1.460	1.767	0.097	0.011	0.051	0.061
13	2.220	2.158	1.521	1.851	0.097	0.011	0.051	0.061
14	2.503	2.441	1.717	2.086	0.097	0.011	0.051	0.061
15	1.910	1.855	1.313	1.590	0.097	0.011	0.051	0.061
16	2.894	2.822	1.987	2.416	0.097	0.011	0.051	0.061
17	2.599	2.539	1.791	2.170	0.097	0.031	0.051	0.061
18	0.870	---	0.184	---	0.580	0.031	0.051	0.061
19	0.847	0.847	0.798	0.798	0.046	0.011	0.051	0.061
20	0.625	0.810	0.319	0.565	0.046	0.011	0.051	0.061
21	0.602	0.602	0.380	0.466	0.046	0.011	0.051	0.061
22	0.503	0.503	0.380	0.380	0.046	0.031	0.051	0.061
23	0.674	0.674	0.417	0.417	0.046	0.031	0.051	0.061
24	0.736	0.736	0.503	0.503	0.046	0.031	0.051	0.061
25	1.031	1.031	0.870	0.870	0.046	0.011	0.051	0.061
26	1.153	1.128	0.798	0.969	0.046	0.031	0.051	0.061
27	1.767	2.294	0.576	0.798	0.046	0.011	0.051	0.061
28	0.957	1.019	0.686	0.920	0.097	0.011	0.051	0.061
29	1.828	1.779	1.264	1.521	0.097	0.011	0.051	0.061
30	2.698	2.625	1.851	2.245	0.097	0.011	0.051	0.061
31	2.477	3.213	0.810	1.115	0.097	0.011	0.051	0.061
32	3.680	3.680	3.680	3.680	0.097	0.011	0.051	0.061
33	2.123	2.748	0.686	0.957	0.097	0.011	0.051	0.061

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RATE NO.

CLASS RATES - REMAINDER OF STATE  
INITIAL RATES

1 YEAR 80% COINSURANCE RATES  
PROTECTED

\$250 DEDUCTIBLE  
CONSTRUCTED SINCE 1960

**SOLE OCCUPANCY**

RATE GROUP	FIRE				E.C.	VAND	CP-83	CP-85
	FRAME		MASONRY					
	BLDG	BUS PROP	BLDG	BUS PROP				
1	1.202	1.202	0.944	0.944	0.046	0.011	0.051	0.061
2	1.276	1.276	0.993	0.993	0.046	0.011	0.051	0.061
3	1.460	1.460	1.055	1.055	0.046	0.011	0.051	0.061
4	1.386	1.386	1.092	1.092	0.046	0.011	0.051	0.061
5	1.472	1.472	1.141	1.141	0.046	0.011	0.051	0.061
6	1.680	1.680	1.214	1.214	0.046	0.011	0.051	0.061
7	1.521	1.521	1.521	1.521	0.046	0.011	0.051	0.061
8	1.595	1.595	1.595	1.595	0.046	0.011	0.051	0.061
9	1.717	1.717	1.717	1.717	0.046	0.011	0.051	0.061
10	2.269	2.208	1.558	1.889	0.097	0.011	0.051	0.061
11	2.503	2.429	1.717	2.074	0.097	0.011	0.051	0.061
12	2.503	2.429	1.717	2.074	0.097	0.011	0.051	0.061
13	2.614	2.539	1.791	2.170	0.097	0.011	0.051	0.061
14	2.956	2.870	2.024	2.453	0.097	0.011	0.051	0.061
15	2.251	2.184	1.546	1.863	0.097	0.011	0.051	0.061
16	3.410	3.312	2.342	2.834	0.097	0.011	0.051	0.061
17	3.067	2.981	2.097	2.552	0.097	0.031	0.051	0.061
18	0.957	---	0.221	---	0.580	0.031	0.051	0.061
19	0.993	0.993	0.932	0.932	0.046	0.011	0.051	0.061
20	0.736	0.957	0.380	0.661	0.046	0.011	0.051	0.061
21	0.712	0.712	0.441	0.552	0.046	0.011	0.051	0.061
22	0.590	0.590	0.441	0.441	0.046	0.031	0.051	0.061
23	0.798	0.798	0.552	0.552	0.046	0.031	0.051	0.061
24	0.870	0.870	0.625	0.625	0.046	0.031	0.051	0.061
25	1.214	1.214	1.031	1.031	0.046	0.011	0.051	0.061
26	1.361	1.326	0.932	1.128	0.046	0.031	0.051	0.061
27	2.074	2.698	0.674	0.944	0.046	0.011	0.051	0.061
28	1.128	1.202	0.810	1.080	0.097	0.011	0.051	0.061
29	2.158	2.097	1.484	1.791	0.097	0.011	0.051	0.061
30	3.177	3.090	2.184	2.649	0.097	0.011	0.051	0.061
31	2.906	3.779	0.944	1.326	0.097	0.011	0.051	0.061
32	3.680	3.680	3.680	3.680	0.097	0.011	0.051	0.061
33	2.490	3.238	0.810	1.128	0.097	0.011	0.051	0.061

REV 09/2004

RATING INFORMATION - 20

REV 2.0 Jan-00

RATING INFORMATION – 20

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL PROPERTIES MANUAL**

**NEW YORK**

RATE NO.

CLASS RATES - REMAINDER OF STATE  
INITIAL RATES

1 YEAR 80% COINSURANCE RATES  
SEMI PROTECTED

\$250 DEDUCTIBLE  
CONSTRUCTED SINCE 1960

**SOLE OCCUPANCY**

RATE GROUP	FIRE				E.C.	VAND	CP-83	CP-85
	FRAME		MASONRY					
	BLDG	BUS PROP	BLDG	BUS PROP				
1	1.448	1.448	1.326	1.326	0.046	0.011	0.051	0.061
2	1.791	1.791	1.496	1.496	0.046	0.011	0.051	0.061
3	2.048	2.048	1.693	1.693	0.046	0.011	0.051	0.061
4	1.668	1.668	1.521	1.521	0.046	0.011	0.051	0.061
5	2.061	2.061	1.717	1.717	0.046	0.011	0.051	0.061
6	2.354	2.354	1.950	1.950	0.046	0.011	0.051	0.061
7	1.705	1.705	1.705	1.705	0.046	0.011	0.051	0.061
8	1.791	1.791	1.791	1.791	0.046	0.011	0.051	0.061
9	2.061	2.061	2.061	2.061	0.046	0.011	0.051	0.061
10	2.834	2.649	2.416	2.368	0.097	0.011	0.051	0.061
11	3.115	2.919	2.661	2.599	0.097	0.011	0.051	0.061
12	3.115	2.919	2.661	2.599	0.097	0.011	0.051	0.061
13	3.263	3.043	2.784	2.723	0.097	0.011	0.051	0.061
14	3.680	3.446	3.139	3.079	0.097	0.011	0.051	0.061
15	3.115	2.919	2.661	2.599	0.097	0.011	0.051	0.061
16	4.256	3.974	3.630	3.557	0.097	0.011	0.051	0.061
17	3.826	3.581	3.263	3.201	0.097	0.031	0.051	0.061
18	1.055	---	0.870	---	0.580	0.031	0.051	0.061
19	1.043	1.043	1.031	1.031	0.046	0.011	0.051	0.061
20	0.810	1.012	0.760	0.823	0.046	0.011	0.051	0.061
21	1.276	1.276	0.969	0.993	0.046	0.011	0.051	0.061
22	0.614	0.614	0.503	0.503	0.046	0.031	0.051	0.061
23	1.276	1.276	1.189	1.189	0.046	0.031	0.051	0.061
24	1.656	1.656	1.571	1.571	0.046	0.031	0.051	0.061
25	1.767	1.767	1.595	1.755	0.046	0.011	0.051	0.061
26	1.693	1.595	1.448	1.422	0.046	0.031	0.051	0.061
27	2.281	2.834	2.158	2.453	0.046	0.011	0.051	0.061
28	1.521	1.618	0.895	1.080	0.097	0.011	0.051	0.061
29	2.686	2.515	2.294	2.245	0.097	0.011	0.051	0.061
30	3.962	3.704	3.385	3.312	0.097	0.011	0.051	0.061
31	3.188	3.962	3.017	3.434	0.097	0.011	0.051	0.061
32	3.680	3.680	3.680	3.680	0.097	0.011	0.051	0.061
33	2.736	3.397	2.587	2.944	0.097	0.011	0.051	0.061

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**NEW YORK**

RATE NO.

CLASS RATES - REMAINDER OF STATE  
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1 YEAR 80% COINSURANCE RATES  
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**SOLE OCCUPANCY**

RATE GROUP	FIRE				E.C.	VAND	CP-83	CP-85
	FRAME BLDG	BUS PROP	MASONRY BLDG	BUS PROP				
1	1.448	1.448	1.326	1.326	0.046	0.011	0.051	0.061
2	1.791	1.791	1.496	1.496	0.046	0.011	0.051	0.061
3	2.048	2.048	1.693	1.693	0.046	0.011	0.051	0.061
4	1.668	1.668	1.521	1.521	0.046	0.011	0.051	0.061
5	2.061	2.061	1.717	1.717	0.046	0.011	0.051	0.061
6	2.354	2.354	1.950	1.950	0.046	0.011	0.051	0.061
7	1.705	1.705	1.705	1.705	0.046	0.011	0.051	0.061
8	1.791	1.791	1.791	1.791	0.046	0.011	0.051	0.061
9	2.061	2.061	2.061	2.061	0.046	0.011	0.051	0.061
10	3.288	2.760	2.809	2.649	0.097	0.011	0.051	0.061
11	3.618	3.042	3.090	2.906	0.097	0.011	0.051	0.061
12	3.618	3.042	3.090	2.906	0.097	0.011	0.051	0.061
13	3.779	3.177	3.226	3.042	0.097	0.011	0.051	0.061
14	4.269	3.595	3.655	3.446	0.097	0.011	0.051	0.061
15	3.618	3.042	3.090	2.906	0.097	0.011	0.051	0.061
16	4.930	4.146	4.219	3.974	0.097	0.011	0.051	0.061
17	4.440	3.729	3.791	3.581	0.097	0.031	0.051	0.061
18	1.055	---	0.870	---	0.580	0.031	0.051	0.061
19	1.043	1.043	1.031	1.031	0.046	0.011	0.051	0.061
20	0.847	1.052	0.835	0.889	0.046	0.011	0.051	0.061
21	1.422	1.422	1.055	1.043	0.046	0.011	0.051	0.061
22	0.614	0.614	0.503	0.503	0.046	0.031	0.051	0.061
23	1.276	1.276	1.189	1.189	0.046	0.031	0.051	0.061
24	1.656	1.656	1.571	1.571	0.046	0.031	0.051	0.061
25	1.938	1.938	1.803	1.901	0.046	0.011	0.051	0.061
26	1.975	1.656	1.680	1.595	0.046	0.031	0.051	0.061
27	2.490	2.834	2.368	2.686	0.046	0.011	0.051	0.061
28	1.631	1.803	0.969	1.128	0.097	0.011	0.051	0.061
29	3.127	2.625	2.674	2.515	0.097	0.011	0.051	0.061
30	4.599	3.863	3.937	3.704	0.097	0.011	0.051	0.061
31	3.484	3.962	3.312	3.765	0.097	0.011	0.051	0.061
32	3.680	3.680	3.680	3.680	0.097	0.011	0.051	0.061
33	2.993	3.464	2.845	3.226	0.097	0.011	0.051	0.061

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\$250 DEDUCTIBLE  
CONSTRUCTED PRIOR TO 1960

**SOLE OCCUPANCY**

RATE GROUP	FIRE				E.C.	VAND	CP-83	CP-85
	FRAME BLDG	BUS PROP	MASONRY BLDG	BUS PROP				
1	0.847	0.847	0.760	0.760	0.046	0.011	0.051	0.061
2	0.895	0.895	0.798	0.798	0.046	0.011	0.051	0.061
3	0.944	0.944	0.847	0.847	0.046	0.011	0.051	0.061
4	0.969	0.969	0.870	0.870	0.046	0.011	0.051	0.061
5	1.031	1.031	0.920	0.920	0.046	0.011	0.051	0.061
6	1.092	1.092	0.969	0.969	0.046	0.011	0.051	0.061
7	1.214	1.214	1.141	1.141	0.046	0.011	0.051	0.061
8	1.276	1.276	1.202	1.202	0.046	0.011	0.051	0.061
9	1.546	1.546	1.288	1.288	0.046	0.011	0.051	0.061
10	2.123	2.061	1.460	1.767	0.097	0.011	0.051	0.061
11	2.331	2.269	1.606	1.938	0.097	0.011	0.051	0.061
12	2.331	2.269	1.606	1.938	0.097	0.011	0.051	0.061
13	2.441	2.379	1.668	2.036	0.097	0.011	0.051	0.061
14	2.748	2.686	1.889	2.294	0.097	0.011	0.051	0.061
15	2.331	2.269	1.606	1.938	0.097	0.011	0.051	0.061
16	3.177	3.090	2.184	2.661	0.097	0.011	0.051	0.061
17	2.859	2.797	1.975	2.391	0.097	0.031	0.051	0.061
18	0.870	---	0.184	---	0.580	0.031	0.051	0.061
19	0.847	0.847	0.798	0.798	0.046	0.011	0.051	0.061
20	0.625	0.810	0.319	0.565	0.046	0.011	0.051	0.061
21	0.602	0.602	0.380	0.466	0.046	0.011	0.051	0.061
22	0.503	0.503	0.380	0.380	0.046	0.031	0.051	0.061
23	0.674	0.674	0.417	0.417	0.046	0.031	0.051	0.061
24	0.736	0.736	0.503	0.503	0.046	0.031	0.051	0.061
25	1.031	1.031	0.870	0.870	0.046	0.011	0.051	0.061
26	1.276	1.239	0.870	1.055	0.046	0.031	0.051	0.061
27	1.767	2.294	0.576	0.798	0.046	0.011	0.051	0.061
28	0.957	1.019	0.686	0.920	0.097	0.011	0.051	0.061
29	2.012	1.895	1.386	1.680	0.097	0.011	0.051	0.061
30	2.968	2.882	2.048	2.477	0.097	0.011	0.051	0.061
31	2.477	3.213	0.810	1.115	0.097	0.011	0.051	0.061
32	3.680	3.680	3.680	3.680	0.097	0.011	0.051	0.061
33	0.790	2.748	0.686	0.957	0.097	0.011	0.051	0.061

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RATE NO.

CLASS RATES - REMAINDER OF STATE  
INITIAL RATES

1 YEAR 80% COINSURANCE RATES  
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**SOLE OCCUPANCY**

RATE GROUP	FIRE				E.C.	VAND	CP-83	CP-85
	FRAME BLDG	BUS PROP	MASONRY BLDG	BUS PROP				
1	1.201	1.201	0.944	0.944	0.046	0.011	0.051	0.061
2	1.275	1.275	0.993	0.993	0.046	0.011	0.051	0.061
3	1.459	1.459	1.055	1.055	0.046	0.011	0.051	0.061
4	1.385	1.385	1.090	1.090	0.046	0.011	0.051	0.061
5	1.472	1.472	1.140	1.140	0.046	0.011	0.051	0.061
6	1.680	1.680	1.213	1.213	0.046	0.011	0.051	0.061
7	1.520	1.520	1.520	1.520	0.046	0.011	0.051	0.061
8	1.595	1.595	1.595	1.595	0.046	0.011	0.051	0.061
9	1.717	1.717	1.717	1.717	0.046	0.011	0.051	0.061
10	2.501	2.428	1.717	2.071	0.097	0.011	0.051	0.061
11	2.747	2.673	1.888	2.281	0.097	0.011	0.051	0.061
12	2.747	2.673	1.888	2.281	0.097	0.011	0.051	0.061
13	2.869	2.796	1.975	2.391	0.097	0.011	0.051	0.061
14	3.251	3.152	2.232	2.698	0.097	0.011	0.051	0.061
15	2.747	2.673	1.888	2.281	0.097	0.011	0.051	0.061
16	3.741	3.642	2.576	3.114	0.097	0.011	0.051	0.061
17	3.373	3.275	2.306	2.807	0.097	0.031	0.051	0.061
18	0.956	---	0.220	---	0.580	0.031	0.051	0.061
19	0.993	0.993	0.932	0.932	0.046	0.011	0.051	0.061
20	0.736	0.957	0.380	0.660	0.046	0.011	0.051	0.061
21	0.711	0.711	0.441	0.552	0.046	0.011	0.051	0.061
22	0.587	0.587	0.441	0.441	0.046	0.031	0.051	0.061
23	0.798	0.798	0.552	0.552	0.046	0.031	0.051	0.061
24	0.870	0.870	0.625	0.625	0.046	0.031	0.051	0.061
25	1.213	1.213	1.030	1.030	0.046	0.011	0.051	0.061
26	1.496	1.459	1.030	1.239	0.046	0.031	0.051	0.061
27	2.071	2.698	0.674	0.944	0.046	0.011	0.051	0.061
28	1.128	1.201	0.810	1.079	0.097	0.011	0.051	0.061
29	2.378	2.306	1.630	1.975	0.097	0.011	0.051	0.061
30	3.496	3.397	2.404	2.906	0.097	0.011	0.051	0.061
31	2.906	3.777	0.944	1.324	0.097	0.011	0.051	0.061
32	3.680	3.680	3.680	3.680	0.097	0.011	0.051	0.061
33	2.489	3.237	0.810	1.128	0.097	0.011	0.051	0.061

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**SOLE OCCUPANCY**

RATE GROUP	FIRE				E.C.	VAND	CP-83	CP-85
	FRAME BLDG	BUS PROP	MASONRY BLDG	BUS PROP				
1	1.447	1.447	1.324	1.324	0.046	0.011	0.051	0.061
2	1.791	1.791	1.496	1.496	0.046	0.011	0.051	0.061
3	2.048	2.048	1.692	1.692	0.046	0.011	0.051	0.061
4	1.668	1.668	1.520	1.520	0.046	0.011	0.051	0.061
5	2.060	2.060	1.717	1.717	0.046	0.011	0.051	0.061
6	2.354	2.354	1.949	1.949	0.046	0.011	0.051	0.061
7	1.704	1.704	1.704	1.704	0.046	0.011	0.051	0.061
8	1.791	1.791	1.791	1.791	0.046	0.011	0.051	0.061
9	2.060	2.060	2.060	2.060	0.046	0.011	0.051	0.061
10	3.114	2.918	2.661	2.599	0.097	0.011	0.051	0.061
11	3.434	3.201	2.930	2.857	0.097	0.011	0.051	0.061
12	3.434	3.201	2.930	2.857	0.097	0.011	0.051	0.061
13	3.581	3.347	3.067	2.992	0.097	0.011	0.051	0.061
14	4.048	3.790	3.458	3.385	0.097	0.011	0.051	0.061
15	3.434	3.201	2.930	2.857	0.097	0.011	0.051	0.061
16	4.673	4.366	3.999	3.912	0.097	0.011	0.051	0.061
17	4.206	3.937	3.593	3.520	0.097	0.031	0.051	0.061
18	1.055	---	0.870	---	0.580	0.031	0.051	0.061
19	1.043	1.043	1.030	1.030	0.046	0.011	0.051	0.061
20	0.810	1.012	0.760	0.823	0.046	0.011	0.051	0.061
21	1.275	1.275	0.968	0.993	0.046	0.011	0.051	0.061
22	0.614	0.614	0.503	0.503	0.046	0.031	0.051	0.061
23	1.275	1.275	1.189	1.189	0.046	0.031	0.051	0.061
24	1.656	1.656	1.570	1.570	0.046	0.031	0.051	0.061
25	1.766	1.766	1.595	1.753	0.046	0.011	0.051	0.061
26	1.863	1.753	1.595	1.558	0.046	0.031	0.051	0.061
27	2.281	2.834	2.158	2.453	0.046	0.011	0.051	0.061
28	1.520	1.618	0.894	1.079	0.097	0.011	0.051	0.061
29	2.956	2.772	2.527	2.465	0.097	0.011	0.051	0.061
30	4.359	4.083	3.728	4.635	0.097	0.011	0.051	0.061
31	3.189	3.961	3.017	3.434	0.097	0.011	0.051	0.061
32	3.680	3.680	3.680	3.680	0.097	0.011	0.051	0.061
33	2.735	3.397	2.587	2.944	0.097	0.011	0.051	0.061

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**SOLE OCCUPANCY**

**FIRE**

RATE GROUP	FRAME		MASONRY		E.C.	VAND	CP-83	CP-85
	BLDG	BUS PROP	BLDG	BUS PROP				
1	1.447	1.447	1.324	1.324	0.046	0.011	0.051	0.061
2	1.750	1.750	1.496	1.496	0.046	0.011	0.051	0.061
3	2.048	2.048	1.692	1.692	0.046	0.011	0.051	0.061
4	1.668	1.668	1.520	1.520	0.046	0.011	0.051	0.061
5	2.060	2.060	1.717	1.717	0.046	0.011	0.051	0.061
6	2.354	2.354	1.949	1.949	0.046	0.011	0.051	0.061
7	1.704	1.704	1.704	1.704	0.046	0.011	0.051	0.061
8	1.791	1.791	1.791	1.791	0.046	0.011	0.051	0.061
9	2.060	2.060	2.060	2.060	0.046	0.011	0.051	0.061
10	3.618	3.043	3.090	2.919	0.097	0.011	0.051	0.061
11	3.986	3.350	3.397	3.213	0.097	0.011	0.051	0.061
12	3.986	3.350	3.397	3.213	0.097	0.011	0.051	0.061
13	4.158	3.496	3.545	3.350	0.097	0.011	0.051	0.061
14	4.698	3.949	4.024	3.791	0.097	0.011	0.051	0.061
15	3.986	3.350	3.397	3.213	0.097	0.011	0.051	0.061
16	5.421	4.562	4.637	4.366	0.097	0.011	0.051	0.061
17	4.882	4.096	4.170	3.937	0.097	0.031	0.051	0.061
18	1.055	---	0.870	---	0.580	0.031	0.051	0.061
19	1.043	1.043	1.031	1.031	0.046	0.011	0.051	0.061
20	0.847	1.052	0.835	0.889	0.046	0.011	0.051	0.061
21	1.422	1.422	1.055	1.043	0.046	0.011	0.051	0.061
22	0.614	0.614	0.503	0.503	0.046	0.031	0.051	0.061
23	1.276	1.276	1.176	1.189	0.046	0.031	0.051	0.061
24	1.656	1.656	1.571	1.571	0.046	0.031	0.051	0.061
25	1.938	1.938	1.803	1.901	0.046	0.011	0.051	0.061
26	2.170	1.828	1.851	1.755	0.046	0.031	0.051	0.061
27	2.490	2.869	2.368	2.686	0.046	0.011	0.051	0.061
28	1.631	1.803	0.969	1.128	0.097	0.011	0.051	0.061
29	3.434	2.894	2.932	2.772	0.097	0.011	0.051	0.061
30	5.067	4.256	4.331	4.085	0.097	0.011	0.051	0.061
31	3.484	3.962	3.312	3.765	0.097	0.011	0.051	0.061
32	3.680	3.680	3.680	3.680	0.097	0.011	0.051	0.061
33	2.993	3.397	2.845	3.226	0.097	0.011	0.051	0.061

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL PROPERTIES MANUAL**

**NEW YORK**

RATE NO.

CLASS RATES - NEW YORK CITY  
INITIAL RATES

1 YEAR 80% COINSURANCE RATES  
HIGHLY PROTECTED

\$250 DEDUCTIBLE  
CONSTRUCTED SINCE 1960

**SOLE OCCUPANCY**

RATE GROUP	FIRE				E.C.	VAND	CP-83	CP-85
	FRAME BLDG	BUS PROP	MASONRY BLDG	BUS PROP				
1	0.650	0.650	0.417	0.417	0.046	0.011	0.051	0.061
2	0.957	0.957	0.479	0.479	0.046	0.011	0.051	0.061
3	1.019	1.019	0.625	0.625	0.046	0.011	0.051	0.061
4	0.674	0.674	0.441	0.441	0.046	0.011	0.051	0.061
5	1.005	1.005	0.491	0.491	0.046	0.011	0.051	0.061
6	1.055	1.055	0.650	0.650	0.046	0.011	0.051	0.061
7	1.005	1.005	0.650	0.650	0.046	0.011	0.051	0.061
8	1.484	1.484	0.736	0.736	0.046	0.011	0.051	0.061
9	1.571	1.571	0.957	0.957	0.046	0.011	0.051	0.061
10	3.300	3.300	0.944	1.901	0.097	0.011	0.051	0.061
11	3.630	3.630	1.043	2.097	0.097	0.011	0.051	0.061
12	3.630	3.630	1.043	2.097	0.097	0.011	0.051	0.061
13	3.791	3.791	1.092	2.184	0.097	0.011	0.051	0.061
14	4.293	4.293	1.227	2.477	0.097	0.011	0.051	0.061
15	3.630	3.630	1.043	2.097	0.097	0.011	0.051	0.061
16	4.956	4.956	1.422	2.859	0.097	0.011	0.051	0.061
17	4.453	4.453	1.276	2.564	0.097	0.031	0.051	0.061
18	0.847	---	0.319	---	0.580	0.031	0.051	0.061
19	1.189	1.338	0.712	0.859	0.046	0.011	0.051	0.061
20	0.637	1.152	0.134	0.245	0.046	0.011	0.051	0.061
21	0.196	0.270	0.111	0.160	0.046	0.011	0.051	0.061
22	1.312	1.741	0.503	0.895	0.046	0.031	0.051	0.061
23	1.448	1.938	0.552	1.005	0.046	0.031	0.051	0.061
24	1.631	2.061	0.614	1.115	0.046	0.031	0.051	0.061
25	0.564	0.760	0.196	0.257	0.046	0.011	0.051	0.061
26	0.712	0.773	0.392	0.515	0.046	0.031	0.051	0.061
27	1.434	1.496	0.380	0.650	0.046	0.011	0.051	0.061
28	0.602	0.908	0.503	0.810	0.097	0.011	0.051	0.061
29	3.139	3.139	0.895	1.803	0.097	0.011	0.051	0.061
30	4.623	4.623	1.326	2.661	0.097	0.011	0.051	0.061
31	2.134	2.232	0.564	0.957	0.097	0.011	0.051	0.061
32	3.717	3.717	1.067	2.158	0.097	0.011	0.051	0.061
33	1.828	1.913	0.491	0.822	0.097	0.011	0.051	0.061

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL PROPERTIES MANUAL**

**NEW YORK**

RATE NO.

CLASS RATES - NEW YORK CITY  
INITIAL RATES

1 YEAR 80% COINSURANCE RATES  
HIGHLY PROTECTED

\$250 DEDUCTIBLE  
CONSTRUCTED PRIOR TO 1960

SOLE OCCUPANCY

RATE GROUP	FRAME		MASONRY		E.C.	VAND	CP-83	CP-85
	BLDG	BUS PROP	BLDG	BUS PROP				
1	0.650	0.650	0.417	0.417	0.046	0.011	0.051	0.061
2	0.957	0.957	0.479	0.479	0.046	0.011	0.051	0.061
3	1.019	1.019	0.625	0.625	0.046	0.011	0.051	0.061
4	0.674	0.674	0.441	0.441	0.046	0.011	0.051	0.061
5	1.005	1.005	0.491	0.491	0.046	0.011	0.051	0.061
6	1.055	1.055	0.650	0.650	0.046	0.011	0.051	0.061
7	1.005	1.005	0.650	0.650	0.046	0.011	0.051	0.061
8	1.484	1.484	0.736	0.736	0.046	0.011	0.051	0.061
9	1.571	1.571	0.957	0.957	0.046	0.011	0.051	0.061
10	3.630	3.630	1.043	2.097	0.097	0.011	0.051	0.061
11	3.999	3.999	1.153	2.306	0.097	0.011	0.051	0.061
12	3.999	3.999	1.153	2.306	0.097	0.011	0.051	0.061
13	4.170	4.170	1.202	2.404	0.097	0.011	0.051	0.061
14	4.722	4.722	1.350	2.723	0.097	0.011	0.051	0.061
15	3.999	3.999	1.153	2.306	0.097	0.011	0.051	0.061
16	5.445	5.445	1.570	3.139	0.097	0.011	0.051	0.061
17	4.893	4.893	1.398	2.822	0.097	0.031	0.051	0.061
18	0.847	---	0.319	---	0.580	0.031	0.051	0.061
19	1.189	1.338	0.712	0.859	0.046	0.011	0.051	0.061
20	0.637	1.152	0.134	0.245	0.046	0.011	0.051	0.061
21	0.196	0.270	0.111	0.160	0.046	0.011	0.051	0.061
22	1.312	1.741	0.503	0.895	0.046	0.031	0.051	0.061
23	1.448	1.938	0.552	1.005	0.046	0.031	0.051	0.061
24	1.631	2.061	0.614	1.115	0.046	0.031	0.051	0.061
25	0.564	0.760	0.196	0.257	0.046	0.011	0.051	0.061
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27	1.434	1.496	0.380	0.650	0.046	0.011	0.051	0.061
28	0.602	0.908	0.503	0.810	0.097	0.011	0.051	0.061
29	3.139	3.139	0.895	1.803	0.097	0.011	0.051	0.061
30	4.623	4.623	1.326	2.661	0.097	0.011	0.051	0.061
31	2.134	2.232	0.564	0.957	0.097	0.011	0.051	0.061
32	3.717	3.717	1.067	2.158	0.097	0.011	0.051	0.061
33	1.828	1.913	0.491	0.822	0.097	0.011	0.051	0.061

REV 09/2004

RATING INFORMATION - 27a

REV 2.0 Jan-00

RATING INFORMATION - 27a

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**NEW YORK**

**RATE NO.**

**18 BUSINESS PROPERTY - CAUSES OF LOSS NOT OTHERWISE EXCLUDED  
(CP-85 & CP-85 WITH CP-169)**

Form CP-85 offers broadest coverage on business property. Coverage is for causes of loss not otherwise excluded.

Form CP-85 with CP-169 offers same coverage as for CP-85 except theft is excluded.

Occupancy Classifications -

<b>Class 1</b>	<b>Class 2</b>
Children's Clothing	Men's Clothing
Bakeries - Retail-No Cooking	Ladies Accessories
Bakeries - with baking	Shoes
Beverages	Drugs
Paint & Wallpaper	Liquors & Wines
Professional & Optical Equip	Furniture
Hobby Shops	General Stores
Art Studios	Hardware & Building Supplies
Florists	Printing
Funeral Directors	Book Stores
Pet Shops	Photographic Equipment
Record Shops & Video Stores	Textiles
Toy Stores	Barber & Beauty Shops
Churches	Risks NOC
Institutional Property	Garages
Schools	Motels
Clubs - NOC - No Cooking	Groceries - Cooking
Delicatessens - No Cooking	Pizza Parlors - No deep fat frying
Groceries - No Cooking	Delicatessens - limit cooking with
Delicatessens - cooking with	household appliances
household appliances	Bagel Shops - No deep fat frying
Pizza - with baking	
Pizza - with cooking	
Bagel Shop - with baking	
Bagel Shop - with cooking	
Video Stores	
<b>Class 3</b>	<b>Class 4</b>
Ladies & Girl's Clothing	Apartments
Furs	
Radio & Television	Class 5 (CP-85 with CP-169)
Sporting Goods	
Restaurants & Taverns	Optional Theft Exclusion - (All Classes)
Clubs - Restaurant & Bar - Open to Public	
Bakeries with cooking	Class 6
Delicatessens with deep fat frying	
Pizza Parlors with deep fat frying	Office

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RATE NO.

**18 BUSINESS PROPERTY (cont'd.)**

(Premiums listed below apply in addition to Fire, E.C., Vandalism and Sprinkler Leakage  
Premiums plus charge for No-Coincurrence, if any)

	Rate per \$100 of Premium		
	Class 1	Class 2	Class 3
Rate for \$5,000	1.100	2.100	4.100
Premium for \$5,000	54.995	104.990	204.980
Rate for next \$5,000	0.769	1.470	3.489
Premium for \$10,000	93.491	178.483	379.463
Rate for next \$5,000	0.391	0.740	2.050
Premium for \$15,000	112.989	214.979	481.952
Rate for next \$5,000	0.171	0.320	1.031
Premium for \$20,000	121.488	231.477	533.447
Rate for next \$10,000	0.111	0.210	0.491
Premium for \$30,000	132.487	252.475	582.442
Rate for next \$20,000	0.070	0.131	0.251
Premium for \$50,000	146.486	278.473	632.437
All over \$50,000	0.061	0.111	0.160
	Class 4	Class 5	Class 6
Rate for \$5,000	0.750	0.151	0.711
Premium for \$5,000	37.497	7.500	35.497
Rate for next \$5,000	0.750	0.151	0.360
Premium for \$10,000	74.993	14.999	53.495
Rate for next \$5,000	0.750	0.100	0.360
Premium for \$15,000	112.489	19.998	71.493
Rate for next \$5,000	0.750	0.051	0.271
Premium for \$20,000	149.985	22.498	84.992
Rate for next \$10,000	0.750	0.051	0.180
Premium for \$30,000	224.978	27.498	102.990
Rate for next \$20,000	0.750	0.051	0.090
Premium for \$50,000	374.963	37.497	120.988
All over \$50,000	0.750	0.031	0.090

# **UTICA FIRST INSURANCE COMPANY COMMERCIAL PROPERTIES MANUAL**

**NEW YORK**

RATE NO.

### **18.8.3 SPRINKLER LEAKAGE - CHARGE**

Apply the factors to the building and contents rates

		of Highly Susceptible Bus Prop Rate
% of Bldg. Rate	% of Bus. Prop Rate	
5%	10%	20%

HIGHLY SUSCEPTIBLE CONTENTS ARE LISTED BELOW:

Art Studios	Libraries & Museums
Auto Parts	New Dealers
Books	Office Machines
Bowling Alleys	Paint & Wallpaper
Cameras	Radio & Television
Electronic Devices	Rugs Furniture Sporting Goods Wearing Apparel

**NOTE:** When writing coverage for risks not otherwise excluded - Make charge for Sprinkler Leakage

## **19 SPECIAL RULES**

**19.20 Vault or Safe Contents** Factor 0.50

19.21 Maximizer Coverage Endorsement - MAX 1UF (12/03)

#### Annual Premiums:

Option #1	\$300
Option #2	\$350
Option #3	\$400

## **20.0 Systems Breakdown Coverage CP001.**

Increase property premium by 7.00%.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL PROPERTIES MANUAL**

**NEW YORK**



**COMMERCIAL**

**LIABILITY**

**PROGRAM**

**NEW YORK**

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY MANUAL**

**NEW YORK**

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- Policywriting Instructions
- Risk Classification
- Premium Determination
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- Territorial Definitions
- Classification Instructions
- Index
- Classifications
- Rates

**PREMISES AND OPERATIONS**

- Territorial Definitions
- Classification Instructions
- Classifications
- Rates

**PRODUCTS/COMPLETED WORK**

- Classification Instructions
- Classifications
- Rates

**INTRODUCTION**

This Manual contains the Rules and Rates that apply to the Commercial Liability Program. Rules, rates, forms and endorsements in effect for the Company apply in instances not provided for by this Manual.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY MANUAL**

**NEW YORK**

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**RULE 1 PROGRAM DESCRIPTION**

**1.1 Policy Forms**

**1.1.1 GL-100**

The GL-100, Commercial Liability Coverage, covers the insured's premises, operations, products and completed work exposures.

Coverage can be limited to the premises and operations exposures by making the appropriate entries on the Declarations page.

**1.1.2 GL-600**

The GL-600, Commercial Liability Coverage (Premises Only), covers only the insured's premises and incidental operations.

**1.2 Principal Coverages**

The following is a general description of the principal coverages provided by the Commercial Liability Coverage forms. The policy forms should be consulted for specific coverage elements, exclusions and conditions.

**1.2.1 Coverage L - Bodily Injury, Property Damage Liability**

Coverage L pays all sums the insured becomes legally obligated to pay as damages due to bodily injury or property damage, other than those arising out of the Products/Completed Work Hazard (Coverage N), caused by an occurrence to which the insurance applies.

Coverage includes the costs of defense and other expenses incurred by the insurer with respect to a lawsuit against the insured. The costs of certain bonds are also included.

Bodily injury means bodily harm, sickness or disease and includes death resulting from these causes.

Property damage means the physical destruction of tangible property. It includes the loss of use of tangible property whether or not the property is physically damaged.

**1.2.2 Coverage M - Medical Payments**

Coverage M pays the medical expenses for bodily injury caused by accident on the insured's premises and adjoining ways or arising out of the insured's operations. Medical expenses are paid regardless of fault. Expenses, which are defined in the policy forms, must be reasonable, necessary, incurred and reported within one year of the date of the accident.

Coverage M does not apply to the insured, the insured's employees, or to various other individuals as described in the policy. Medical Payments Coverage for the some of the individuals who are otherwise excluded may be added to the policy for an additional premium charge. See Rule 5.1.

# **UTICA FIRST INSURANCE COMPANY COMMERCIAL LIABILITY MANUAL**

## **NEW YORK**

Refer to the Company to determine if the following risks are eligible for Medical Payments Coverage:

- Amusement Parks
- Apartments, Boarding
- Houses or Condominiums
- Bathing Establishments
- Boats - all types
- Camps
- Carnivals, Circuses or Fairs
- Churches
- Clubs - all types
- Exercise or Health Institutes
- Hotels or Motels
- Mission or Settlement Houses
- Mobile Home Parks
- Schools - all types
- Tourist Houses

### **1.2.3 Coverage N - Products/Completed Work**

Coverage N pays all sums the insured becomes legally obligated to pay as damages due to bodily injury or property damage caused by an occurrence arising out of the Products/ Completed Work hazard to which this insurance applies.

The bodily injury or property damage must occur away from the insured's premises and arise out of the insured's product after physical possession of the product has been relinquished to others.

The completed work hazard must arise out of the insured's work that has been completed or abandoned. It does not apply to work that is incomplete.

### **1.2.4 Coverage O - Fire Legal Liability**

Coverage O pays for property damage to buildings or parts of buildings, which are rented to the insured, if the damage is caused by fire and the insured, is legally liable for the fire damage. Fixtures permanently attached to the building are covered.

This coverage does not apply to liability arising under any contract to indemnify any person or organization for damages by fire to the premises; nor does it apply to property damage expected, directed or intended by the insured.

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**1.3 Policy Limits**

**1.3.1 Each Occurrence**

A combined single limit applies to the sum of all losses payable for each occurrence under:

Coverage L
Coverage M
Coverage N (if applicable)

Basic Each Occurrence Limit \$25,000
---

Coverage O
------------

Fire Legal Liability Each Occurrence Limit \$25,000
---

Subject to the Each Occurrence limit, a per person limit applies to:

Coverage M
------------

Basic Per Person Limit \$1,000
-----------------------------------

Higher Each Occurrence and Per Person limits are available for Coverages L, M and N. Refer to the rate sections.

When the Each Occurrence limit is increased to \$50,000 or more, the Coverage O limit is increased to \$50,000. Refer to the Company for Coverage O limits higher than \$50,000.

Show the Each Occurrence, Per Person and Fire Legal Liability limits on the Declarations. If Coverage N does not apply, make the appropriate entry on the Declarations.

**1.3.2 General Aggregate**

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The General Aggregate Limit is the most that will be paid during a policy period for all Losses under:

Coverage L  
Coverage M and  
Coverage O

The Basic General Aggregate Limit is Equal to  
Twice the Each Occurrence Limit.

Higher General Aggregate Limits are available for an additional premium charge. Refer to the table below. Show the General Aggregate Limit on the Declarations Page.

#### **1.3.3 Products/Completed Work Hazard Aggregate**

The Products/Completed Work Hazard Aggregate Limit is the most that will be paid Durring a policy period for all losses under:

Coverage N

The Basic Products/Completed Work Hazard Aggregate Limit is Equal to Twice the Each Occurrence Limit

Higher Products/Completed Work Hazard Aggregate Limits are available for an additional premium charge. Refer to the table below. Show the Products/Completed Work Hazard Aggregate Limit on the Declarations Page. If Coverage N does not apply, make the appropriate entry on the Declarations.

*AGGREGATE/OCCURRENCE MULTIPLE	SURCHARGE
3	1%
4	2%
5	3%
6,7	3.5%
8,9	4%
10	5%

\*Total Aggregate can not exceed 3 million.

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COMMERCIAL LIABILITY MANUAL**

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**RULE 2 POLICYWRITING INSTRUCTIONS**

**2.1 Policy Issue**

A Commercial Liability Policy includes the following:

- Declarations
- Commercial Liability Coverage, Form GL-100 or
- Commercial Liability Coverage (Premises Only), Form GL-600
- Common Policy Conditions CL-100 (or equivalent, if packaged)
- Additional Coverage Parts, if packaged
- Optional Coverage Endorsements, if applicable
- State Amendatory Endorsements, if applicable

**2.2 Policy Term**

**2.2.1 Annual**

Annual rates are shown in the State Rate Pages. It is permissible to extend the policy for successive terms by extension certificate using the premium in effect on renewal date.

Make newly applicable forms or endorsements part of the policy at each anniversary date.

**2.2.2 Less Than One Year**

A policy may be written for a term of less than one year, subject to any per policy minimum premium that may apply. Prorate the annual rate to determine the premium. For classifications subject to premium adjustments on audit, premiums are adjusted at the end of the policy term.

Make newly applicable forms or endorsements part of the policy at each anniversary date.

**2.2.3 Three Year**

- **Prepaid**  
A policy may be written for a period of three years at three times the annual premium.
- **Deferred**  
A policy may be written for a period of three years and the premiums paid in installments. The premium due at each installment is based on the rates, rules, forms and endorsements in effect on the anniversary date. At the option of the Company, the premium due at each installment may be 105% of the premium in effect at the inception of the policy.
- **Premium Adjustment On Audit**  
For classifications subject to premium adjustment on audit, the premium adjustment will be based upon rates in effect as determined under the Prepaid or Deferred options described above.

Make newly applicable forms or endorsements part of the policy at each anniversary date.

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**2.3 Deductible**

A deductible provision may be added to the policy. Refer to the Company.

Attach Endorsement GL-222.

**2.4 Elevator or Escalator Inspection Charge**

At the option of the Company, a charge may be made for legally required inspections. Refer to the Company.

**2.5 Cancellation**

Mandatory coverages may not be canceled unless the entire policy is canceled. The policy must be canceled in accordance with the terms of the cancellation provisions that apply. The return premium, if any, is computed on a pro rata basis.

**2.6 Additional Interests**

Commercial Liability Coverage may require modification in order to extend the insured's liability protection to other persons or entities. This can be accomplished by the use of additional insured endorsements.

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

**2.6.1 No Additional Charge**

The insurable interests of those listed below may be covered at no additional premium charge.

- **Non-Profit Organizations - Members, Officials and Volunteer Workers**

The definition of insured can be amended to include members, officials and volunteer workers of non-profit organizations.

Members are covered only for the organization's activities or activities they perform on behalf of the organization.

Trustees, board members, clergy and other officials are covered only for their respective duties in these capacities.

Volunteer workers are covered while acting at the direction of the organization or within the scope of their duties with respect to the organization.

Attach Endorsement GL-107 for Churches.

Attach Endorsement GL-887 for other Non-Profit Organizations.

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**• Co-owners, Controlling Interests, Mortgagees**

The definition of insured can be amended to include the interests of co-owners, controlling interests and mortgagees.

The ownership interest of the co-owners and the premises involved must be described on the endorsement. Co-owners are covered only for liability as a co-owner of the premises insured.

Controlling interests are insured only for liability arising out of the described interest and the described premises and only while the named insured leases or occupies those premises. The extent of financial control and the premises involved must be described on the endorsement.

The mortgagees, assignees or receivers and the premises that the named insured owns, maintains or uses must be described on the endorsement. These interests are insured for the liability arising out of those premises.

Attach Endorsement GL-108.

**• Officers and Board Members - Public Corporations**

The definition of insured can be amended to provide liability coverage for officers and members of any board, commission or agency of corporations insured by the policy.

The extension of coverage provided by this endorsement is effective only while the corporate officers and members of any board, commission or agency are acting within the scope of their duties as such.

Attach Endorsement GL-837.

**• Club Members**

The definition of insured can be amended to include any members of the named insured's club.

The named insured's club members are insured only with respect to their liability arising from the insured club's activities or for activities they perform on behalf of the named insured's club.

Attach Endorsement GL-844.

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**2.6.2 Additional Charge**

The insurable interests of those listed below may be covered for an additional premium charge.

• **State or Political Subdivisions Permit**

For an additional charge of 10%, the definition of insured can be amended to include the state or political subdivision described in the endorsement. Coverage applies only with respect to operations performed by or on behalf of the named insured to which the state or subdivision has issued a permit.

Attach Endorsement GL-110.

• **State or Political Subdivisions - Premises Permit**

The definition of insured can be amended to include the state or political subdivision described in the endorsement. The state or political subdivision is covered for certain defined hazards for which it has issued a permit in connection with the premises owned by, rented to or controlled by the named insured. The hazards insured against are limited to:

- a. the existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoistway openings, sidewalk vaults, street banners or decorations and similar exposures;
- b. the construction, erection or removal of elevators; and
- c. the ownership, maintenance or use of any elevators covered by this policy.

Refer to the Company to determine the additional charge.

Attach Endorsement GL-111.

• **Grantor of Franchise; Lessor of Leased Equipment; Owners, Lessees or Contractors**

The definition of insured can be amended to include one of the following:

Grantor of Franchise  
Lessor of Leased Equipment  
Owners, Lessees or Contractors

The additional insured's capacity must be indicated in the endorsement.

A grantor of a franchise is insured only with respect to its liability as a grantor of that franchise. An additional charge of 10% applies.

A lessor of leased equipment is insured only with respect to its liability arising out of the maintenance, operation or use by the named insured of their equipment leased to the named insured. An additional charge of 10% applies.

Owners, lessees or contractors are insured only with respect to their liability arising out of the work of the named insured for such owners, lessees or contractors listed in the endorsement. Refer to the Company to determine the additional charge.

Attach Endorsement GL-112.

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**• Concessionaires Trading Under Your Name**

The definition of insured can be amended to include concessionaires described in the endorsement. (This endorsement can be 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 N - Products and Completed Work. Refer to the Company to determine the additional charge.

Attach Endorsement GL-845.

**• Condominiums**

For an additional charge of 10%, the definition of insured can be modified to include each individual condominium unit-owner of the insured. Individual unit-owners are covered for liability arising out of the condominium common areas. Common areas are those parts of the premises not reserved for the exclusive use or occupancy of the individual unit-owner.

Attach Endorsement GL-160.

**• Owners, Lessees or Contractors**

The definition of insured can be amended to include an owner, lessee or contractor. Coverage is limited to the additional insured's liability arising out of work performed by the named insured and to acts or omissions of the additional insured in connection with the general supervision of the named insured's work. The location of covered operations must be shown on the endorsement. Refer to Company to determine the additional charge.

Attach Endorsement GL-113.

**• Engineers, Architects, or Surveyors**

For an additional charge of 10%, the definition of insured can be amended to include an architect, engineer or surveyor engaged by the named insured. Coverage is limited to liability arising out of the named insured's premises or the named insured's work.

Attach Endorsement GL-117.

**• Designated Party**

The definition of insured can be amended to include designated persons or organizations. The designated party, the designated activity of the designated party and the designated interest of the designated party must be described in the endorsement. The interests of the designated party should set forth the legal or other interest the party has in the insured's activities.

This endorsement is designed as a generic additional insured endorsement. It is used to add a person or organization as an additional insured where there is no specific additional insured endorsement available for the class of persons or organizations to be added. Refer to Company to determine the additional charge.

Attach Endorsement GL-841.

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- **Lessors**

For an additional charge of 10%, the definition of insured can be amended to include the owner of the premises (lessor) from whom the named insured (lessee) leases the premises.

The leased premises and the lessor must be described in the endorsement. The description of the leased premises must indicate the part of the premises leased by the insured.

Attach Endorsement GL-842.

- **Vendors**

For an additional charge of 10%, 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. The products must be identified in the endorsement.

Attach Endorsement GL-843.

**2.7 Additional Interests Not Permitted**

Commercial Liability Coverage cannot be endorsed to cover the additional interests of:

**2.7.1 Premises Exposures**

- Architects, engineers or surveyors not engaged by the insured
- Contractors or sub-contractors on policies covering owners and lessees
- Persons or Organizations who hire teams, saddle animals, hand trucks or garment racks from others and employees of such persons or organizations on policies covering the owner
- Tenants or exhibitors on policies covering owners, managers or operators of buildings or premises or interests from whom premises have been rented or leased

**2.7.2 Premises/Operations Exposures**

- Architects, engineers or surveyors not engaged by the insured
- Contractors or sub-contractors on policies covering owners, lessees or contractors
- Tenants or lessees on policies covering owners, managers or operators of premises or interests from whom premises have been rented or leased, except gasoline stations or bulk gasoline or oil distributing points
- States, counties, cities or other governmental units, in connection with permits issued for operations performed for the governmental unit

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**RULE 3 RISK CLASSIFICATION**

Determine the classification (s) which best describes the exposure(s) to be insured. More than one classification may apply. Class code descriptions for the following exposures are found in separate sections of this manual:

- Premises
- Premises and Operations
- Products/Completed Work

Additional classification instructions are included in each section.

Show classification code numbers, symbols and information that affects coverage on the Declarations.

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**RULE 4 PREMIUM DETERMINATION**

**4.1 Reserve For Future Use.**

**4.2 Deposit Premiums**

**4.2.1 Policy Terms of One Year or Less**

For classifications subject to premium adjustment on audit, the deposit premium is determined as follows:

<b>Basis for Adjustment of</b>	<b>Percent of Estimated Annual</b>
Monthly	Not less than 25%
Quarterly	Not less than 50%
Semi-Annually	Not less than 75%
Annually	100%
For policies less than one year	100% of Estimated premium

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**4.2.2 Three Year Policies**

If the premium is to be adjusted on audit only at policy termination, the deposit premium is calculated by applying the rates in effect at the policy inception to the estimated exposure for the three-year period.

The deposit premium may be paid in advance or in three equal annual payments.

If the premium is to be adjusted on audit on a more frequent basis, determine the deposit premium as described in Rule 4.2.1.

**4.3 Additional Operations or Units of Exposure**

Coverage for additional operations or units of exposure or additional coverages may be added during the term of the policy. The additional premium is computed on a pro rata basis using the same rates in effect at the inception of the policy providing the coverage. If the policy is written for more than one year, the rates apply as determined in Rule 2.2.3.

**4.4 Split Limit Rating Information**

Refer to the Company for split limit rating and policy writing instructions.

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**RULE 5 COVERAGE OPTIONS**

**5.1 Medical Payments**

Medical Payments Coverage for the following individuals may be provided for an additional premium charge:

- Club Members
- Guests - Hotel, Motel or Tourist Court
- Students
- Campers
- Patients
- Inmates

Refer to the Company.

Attach Endorsement GL-840.

**5.2 Farm Employers Liability and Farm Employees Medical Payments**

Coverage V - Farm Employers Liability and Coverage W - Farm Employees Medical Payments can be provided for farm employees who sustain bodily injury arising out of their employment. The basic limits of liability are:

Coverage V ..... \$25,000/Each Occurrence  
Coverage W..... \$500/Per Employee

Higher Each Occurrence and Per Employee limits are available. Refer to the Premises Rate Section. The Coverage V and W limits are not subject to the General Aggregate limit.

The number of exposure bases is the estimated maximum number of employees employed at any one time during the policy term. These classes do not include office clerical employees or salespersons.

<b>Rate Code</b>	<b>Sub Code</b>	<b>Rating Basis</b>
260	00	Employers Liability and Employees Medical Payments-farm Employees working 180 days or more ..... each
261	00	Employers Liability and Employees Medical Payments-farm Employees working 41-179 days..... each
262	00	Employers Liability and Employees Medical Payments-farm Employees working 40 days or less ..... per 100 man-days

Attach Endorsement GL-872.

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**5.3 Landlords Protective Liability**

Coverage may be provided for the lessor of a premises if both the following criteria are met:

- at least 90% of the area of the premises is leased, and
- the lessee controls and operates the premises, including elevators.

The lessor may make repairs to maintain and preserve the premises, but the lessor does not furnish light, heat or power.

Owners of premises sold under a contract of conditional sale are eligible for coverage under this rule.

Theaters, hall, churches or exhibition buildings that are entirely separated from other buildings, except for lobbies or entrances passing through adjoining buildings or structures, are treated as separate buildings.

Refer to the Premises section of the manual to determine the classification and reduce the applicable rate by 50%. Use statistical code 299 00.

**5.4 Personal Injury and Advertising Injury**

Coverage P - Personal and Advertising Injury Liability can be provided to pay damages for personal and advertising injury that arise out of the conduct of the insured's business. Refer to the Company.

Personal Injury means 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 may result from oral or written publication of material. It does not include advertising, publishing, broadcasting or telecasting done for or by the insured.

Advertising injury means 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, infringement of copyright, title, slogan, trademark or trade name. The offenses may result from the oral or written publication of material.

The Coverage P limit is subject to the General Aggregate Limit.

Attach Endorsement GL-102.

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**5.5 Contractual Liability**

Coverage can be provided for bodily injury or property damage liability that is assumed under a contract or agreement. Refer to the Company. The underground resources and equipment hazard can be excluded by using Endorsement GL-881. Refer to the classification instructions in the Products/Completed Work section of the manual. (See Rates page (A) manual A-1.) Charge 5% of Liability premium.

Contracts and agreements that are not eligible for such coverage include:

- indemnification of architects, engineers or surveyors for injury or damage arising out of professional services; and
- indemnification of any person or organization for fire damage to premises rented or loaned to the named insured.

**5.5.1 Written or Oral Contracts or Agreements**

This coverage amends the definition of incidental contract to include any part of a written or oral contract or agreement in which the insured assumes the tort liability of another to pay damages because of bodily injury or property damage.

Attach Endorsement GL-104.

**5.5.2 Written Contracts or Agreements**

This coverage amends the definition of incidental contract to include any part of a written contract or agreement in which the insured assumes the tort liability of another to pay damages because of bodily injury or property damage.

Attach Endorsement GL-106.

**5.6 Druggists Liability**

Coverage for bodily injury or property damage arising from the professional services of a pharmacist can be added for an additional premium charge. Refer to the Coverage Options Rate Section.

<b>Rate Code</b>	<b>Sub Code</b>	<b>Rating Basis</b>
365	00	Pharmacists Professional Liability..... per person
366	00	Student Pharmacists Professional Liability..... per person This applies to student pharmacists enrolled in a college of pharmacy or a college-supervised intern/extern program.

Attach Endorsement GLA 18.

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**5.7 Drug Stores - Retail**

Products coverage for drug stores (Premises classifications 058 05, 059 02, and 053 03, is rated according to the following classification. Refer to the Coverage Options Rate Section.

<b>Rate Code</b>	<b>Sub Code</b>	<b>Rating Basis</b>
350	00	Drug Stores - Retail ..... per \$1,000 of receipts

**5.8 Hearing Aid Service Stores**

Coverage for bodily injury or property damage liability arising from hearing aid products and services furnished by the insured can be added for an additional premium charge. Refer to the Coverage Options Rate Section.

<b>Rate. Code</b>	<b>Sub Code</b>	<b>Rating Basis</b>
355	00	Hearing Aid Service Stores ..... per \$1,000 of receipts

Attach Endorsement GL-124.

**5.9 Opticians Professional Liability**

Coverage for bodily injury or property damage liability arising from optical products and products furnished by the insured can be added for an additional premium charge. Refer to the Coverage Options Rate Section.

<b>Rate Code</b>	<b>Sub Code</b>	<b>Rating Basis</b>
360	00	Optical Stores - Retail ..... per \$1,000 of receipts

Attach Endorsement GL-124.

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**5.10 Reserve For Future Use.**

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**RULE 6 INDIVIDUAL RISK PREMIUM MODIFICATION**

The Individual Risk Premium Modification Plan applies separately to the property and liability coverage parts which generate at least \$2,500 in premiums at basic limits before the application of modifications.

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

The following modifications may be applied to recognize special characteristics of the risk that are not fully reflected in the rates.

The total amount of credit or debit developed using the following table may not exceed 15%.

Expense reductions (that have been filed by companies as part of an Expense Reduction Plan and approved for use in New York) include only expenses that can be demonstrated.

The credit or debit developed by the use of this rule is applied after all other rating procedures.

The overall effect of this plan when used in conjunction with any other plan shall not, in the aggregate, provide for modification of rates in excess of 25%.

Individual underwriting files shall contain the specific criteria, relative to the risk being rated, and document the particular circumstances that support each debit or credit.

Risk Variations		Range of Modifications		
		Credit Debit		
(1)	Care and condition of equipment and premises	10%	to	10%
(2)	Classification variations	10%	to	10%
(3)	Cooperation of owners or operators with recommendations with respect to structural features, segregation and control of hazards and maintenance of protective equipment.	10%	to	10%
(4)	Damage and susceptibility	10%	to	10%
(5)	Dispersion or concentration	5%	to	5%
(6)	Employees: selection, training, supervision and experience	5%	to	5%
(7)	Location: accessibility, congestion and exposures	10%	to	10%
(8)	Miscellaneous protective features or hazards	10%	to	10%
(9)	Protective devices not otherwise reflected in rates	10%	to	10%
(10)	Storage practices and hazardous operations	10%	to	10%
(11)	Superior or inferior structural features	10%	to	10%
(12)	Past losses relative to number of exposure units and subsequent preventive measures.	10%	to	10%

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PREMISES**

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Territorial Definitions**

<b>COUNTY/CITY</b>	<b>TERRITORIAL NO.</b>	<b>COUNTY/CITY</b>	<b>TERRITORIAL NO.</b>
City of New York City including the entire boroughs of Bronx, Brooklyn, Manhattan and Queens .....	01	Montgomery, Onondaga and Oneida Counties, except as noted in Territories 04 and 05, and all the following townships In Herkimer County .....	15
Cities of Albany, Schenectady and Troy .....	02	Columbia	Little Falls
Cities of Mt. Vernon, New Rochelle, Peekskill, Port Chester Village, White Plains and Yonkers .....	03	Danube	Schuyler
City of Syracuse.....	04	Frankfort	Stark
City of Utica.....	05	Herkimer	Warren
City of Rochester .....	06	German Flats	Winfield
Nassau County .....	07	Litchfield	
City of Buffalo.....	08	Suffolk County.....	16
All area south of a line drawn from the north side of North Tarrytown through Kensico Reservoir to the western extremity of Connecticut, except as noted in Territory 03 .....	09	Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, St. Lawrence, Saratoga and Warren Counties, except as noted in Territory 15 .....	17
All of Staten Island, and Ellis, Governors, Hart, High, North Brother and South Brother Islands .....	10	Albany, Columbia, Dutchess, Putnam, Rensselaer, Schenectady and Washington Counties, except as noted in Territory 02, and all area north of a line drawn from the north side of North Tarrytown through Kensico Reservoir to the western extremity of Connecticut, except as noted in Territory 03 .....	18
Delaware, Greene, Orange, Rockland, Sullivan and Ulster Counties.....	12	Balance of State.....	19
Erie and Niagara Counties, except as noted in Territory 08 .....	14		

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**FORMS**

GL-100	1.0	Commercial Liability Coverage
GL-200	1.0	Commercial Liability Coverage (Broad Form Coverage)
GL-300	1.0	Owners and Contractors Protective Commercial Liability Coverage
GL-600	1.0	Commercial Liability Coverage (Premises Only)
GL-610	1.0	Commercial Liability Coverage (Farm Premises and Operations)

**COMMON POLICY CONDITIONS**

CL-100	1.0	Common Policy Conditions (GL-100, GL-200, GL-600, and GL-610 only)
CL-140	3.0	Amendatory Endorsement - New York (GL-100, GL-200, GL-600, and GL-610 only)

**MANDATORY ENDORSEMENTS**

CL-300	1.0	Amendatory Endorsement
CL-0700	02-07	Virus or Bacteria Exclusion
GL-0215	11-05	Silica Exclusion
GL-401	1.0	Amendatory Endorsement - New York (GL-610 only)
GL-453	1.0	Amendatory Endorsement - New York (GL-100, GL-200, and GL-600 only)
GL-454	1.0	Amendatory Endorsement - New York (GL-300 only)
GL-894	1.0	Punitive Damages Exclusion

**CONDITIONAL ENDORSEMENTS - SEE RULES**

GL-890	2.0	Lead Liability Exclusion
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**OTHER ENDORSEMENTS**

GL-107	1.0	Additional Insured - Church Members, Officers, and Volunteer Workers
GL-107	2.1	Additional Insured - Church Members, Officers, and Volunteer Workers
GL-108	1-87	Additional Insureds
GL-109	5-88	Additional Insured – Landlord
GL-110	1.0	Additional Insured (State or Political Subdivisions Permits)
GL-111	9-88	Additional Insured (State or Political Subdivisions - Premises Permits)
GL-112	1.0	Additional Insureds
GL-113	1.0	Additional Insured - Owners, Lessees, or Contractors
GL-114	1.0	Boats
GL-116	1.0	Colleges or Schools
GL-117	1.0	Additional Insured - Engineers, Architects, or Surveyors
GL-118	1.0	Druggists' Liability Coverage
GL-119	1.0	Pastoral Counseling - Professional Liability
GL-120	1-87	Financial Institutions (Reporting Provision and Limitation to Fiduciary Interest)
GL-122	1.3	Non-Owned Auto Liability Coverage/Hired Auto Liability Coverage
GL-124	1.0	Optical and Hearing Aid Establishments

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**OTHER**

GL- 126	1.0	Real Estate Agents
GL- 128	1-87	Premium Payments
GL- 130	1.0	Products/Completed Work Hazard - Expanded Definition
GL- 140	1-87	Amendment - Aggregate Limits of Insurance (Per Location)
GL- 142	1-87	Amendment - Aggregate Limits of Insurance (Per Project)
GL- 160	1-87	Additional Insured - Condominiums
GL- 162	1-87	Condominiums
GL- 202	1.0	Exclusion - Athletic or Sports Participants
GL- 204	1.0	Exclusion - Escalators
GL- 206	1.0	Financial Institutions (Exclusion of Fiduciary Liability)
GL- 208	1.0	Exclusion - Logging and Lumbering Operations
GL- 210	1.0	Liability Exclusion
GL- 212	1.0	Exclusion - Explosion, Collapse, Underground Property Damage Hazard
GL- 214	1-87	Exclusion - Coverage M - Medical Payments
GL- 216	1.0	Exclusion - Fire Damage Legal Liability
GL- 222	1.0	Deductible
GL- 224	1.0	Liability Coverage - Designated Premises
GL- 226	1.0	Exclusion - Malpractice and Professional Services
GL- 228	1.0	Exclusion - Water Damage
GL- 230	1.0	Funeral Directors' Professional Liability Coverage
GL- 232	1.0	Veterinarians' Professional Liability Coverage
GL- 234	1.0	Nurses' Professional Liability Coverage
GL- 238	2.0	Exclusion - Property Damage to Laundry and Dry Cleaning
GL- 244	2.0	Cosmetologists' Liability
GL- 837	1.0	Additional Insured - Officers and Board Members - Public Corporations
GL- 838	2.0	Farms
GL- 839	2.0	Residential Premises
GL- 840	2.0	Medical Payments - Designated Insureds
GL- 841	1.0	Additional Insured - Designated Party
GL- 842	1.0	Additional Insured - Lessors
GL- 843	1.0	Additional Insured - Vendors
GL- 844	1.0	Additional Insured - Club Members
GL- 845	1.0	Additional Insured - Concessionaires Trading Under Your Name
GL- 846	2.0	Exclusion - Professional Liability - Computer Software
GL- 847	2.0	Exclusion - Health or Cosmetic Services
GL- 848	1.0	Exclusion - Designated Work
GL- 849	1.0	Exclusion - Designated Products
GL- 850	2.0	Exclusion - Designated Services
GL- 852	2.0	Exclusion - Errors and Omissions - Testing or Consulting
GL- 853	2.0	Exclusion - Abuse or Molestation

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GL- 854	2.0	Exclusion - Riot, Mob Action, or Civil Commotion (Governmental Subdivision)
GL- 855	2.0	Exclusion - Specified Hazards (Carnivals, Circuses, and Fairs)
GL- 856	2.1	Corporal Punishment
GL- 857	2.0	Exclusion - Corporal Punishment
GL- 858	2.0	Underground Resources and Equipment Coverage
GL- 859	2.0	Exclusion - Volunteer Firefighter
GL- 859	2.1	Exclusion - Volunteer Firefighter (Member of Your Organization)
GL- 860	2.0	Vessels
GL- 861	2.0	Exclusion - Bicycles
GL- 862	2.0	Exclusion - Blowout and Cratering Hazard
GL- 863	1.0	Heating and Power Companies
GL- 864	2.0	Automobile Servicing or Dumping Hoists
GL- 865	2.0	Bicycle Liability
GL- 867	2.0	Clubs
GL- 868	2.0	Exclusion - Movement of Buildings or Structures
GL- 869	2.0	Customers' Autos on Insured or Adjoining Premises
GL- 870	2.4	Teacher's Liability Coverage (Including Optional Medical Payments For Pupils)
GL- 871	2.0	Exclusion - Insurance and Related Operations
GL- 872	2.0	Farm Employers Liability Coverage
GL- 872	3.0	Farm Employers Liability Coverage (GL-610 Only)
GL- 873	2.0	Cold Storage Locker Facility
GL- 874	1.0	Additional Insured - Golfmobiles
GL- 875	2.0	Exclusion - Professional Liability - Health and Exercise Clubs
GL- 876	2.0	Exclusion - Errors and Omissions - Construction Management
GL- 877	2.0	Exclusion - Real Property You Manage
GL- 878	2.0	Exclusion - Insured's Products
GL- 879	2.0	Exclusion - Specified Premises and Operations
GL- 880	2.0	Construction of Residences on Vacant Land
GL- 881	2.0	Exclusion - Underground Resources and Equipment
GL- 882	2.0	Camps
GL- 883	2.0	Hotels and Motels (Lessor's Risk Only)
GL- 884	2.0	Hotels and Motels (Operator's Risk Only)
GL- 885	2.0	Mobile Home Parks or Courts
GL- 886	2.0	Exclusion - Medical Payments (Day Care Centers)
GL- 887	2.0	Additional Insured - Non-Profit Organizations - Members, Officials, and Volunteer Workers
GL- 891	1.0	Pesticide or Herbicide Applicator Coverage
GL- 892	2.5	Coverage E - Employee Benefits Liability Coverage
GL- 893	2.2	Employee Benefits Liability Coverage - Supplemental Extended Reporting Period
GL- 895	1.0	Employee Redefined
GL- 896	1.0	Carnivals and Circuses
GL- 897	1.0	Laundry or Dry Cleaning

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**OTHER ENDORSEMENTS**

GL- 898	1.0	Cross Liability Coverage
GL- 904	1.0	Personal and Advertising Injury Liability Coverage
GL- 904	2.0	Personal and Advertising Injury Liability Coverage (GL-610 Only)
GL- 905	1.0	Exclusion - Coverage P - Personal and Advertising Injury Liability
GL- 906	1.0	Leased Premises Limitation
UA- 506	4-89	Assault and Battery Exclusion
UFLL-1	8-94	Liquor Liability Coverage

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**RATING**

Classifications are listed on rate pages in the manual. There are various rate sections as described under eligibility.

**RATING PROCEDURE:** for each classification

1. Obtain territory number from Territorial Classification.
2. Obtain code, rating basis and base rate, for the appropriate territory, from the rate classification table. Note: products rates are shown for each classification.
3. Obtain Bodily Injury Factor (Note: includes \$5,000 Property Damage.) (Single limit includes Bodily Injury and Property Damage.)
4. Adjust Bodily Injury Factor (add or subtract) for appropriate Property Damage limit (except single limit).
5. Multiply total of combined Bodily Injury and Property Damage Limits factors (or single limits factor) by the base rate to obtain adjusted rate.
6. Multiply adjusted rate by amount of exposure to obtain premium.
7. Apply any deductible. (Note: Deductible does not reduce Minimum Premium.)
8. Round each classification separately and combine premiums for each location.
9. Use the greater of the standard minimum premium or any classification minimum premium at each location. Multiply this minimum by the increased limits factor. (See notes under minimum premium section.)
10. The final location premium is the greater of step 8 or step 9.

**PREMISES SPECIAL NOTE \*\*\*\***

Certain classifications show "0.00" on the rate tables. When this occurs refer to Special New York City Rates or to separate classification.

The following abbreviations appear in the Classification and Rate Section:

Attach End. -              Attach Endorsement Number

Consumption (NO) -     Serving or (NO) not serving beverages or food for consumption on the premises

Including/Excluding -   Coverage described is included or excluded

Products Audit -          Policies that develop an auditable premium of \$500 annually will not be subject to audit.

Liquor Liability Audit - Policies that develop an auditable premium below \$1,150 will not be subject to audit.

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**INCREASED LIMITS TABLES - (TORT REFORM INCLUDED)**

**BODILY INJURY -** for use with the following sections:  
 Premises  
 Premises and Operations

Factors shown for Bodily Injury includes:  
 \$5,000 Property Damage.

<b><u>Limit</u></b>	<b><u>OLT</u></b>	<b>Prem/ Ops</b>	<b>SINGLE LIMITS FACTOR</b>	
			<b>Except 1-4 family dwelling &amp; hotels</b>	<b>1-4 family dwelling &amp; hotels</b>
25,000	1.00	1.00	1.15	1.008
50,000	1.23	1.25	1.44	1.242
100,000	1.45	1.50	1.69	1.464
200,000	1.63	1.75	1.90	1.645
250,000	1.72	1.88	2.02	1.737
300,000	1.80	2.00	2.13	1.820
500,000	2.09	2.40	2.45	2.114
1,000,000	2.56	2.90	2.96	2.590
* 2,000,000	3.23	---	3.73	----
* 3,000,000	3.69	---	4.26	----

**PROPERTY DAMAGE -** factors shown below are to be added to or subtracted from the Bodily Injury factor when the amount of Property Damage is changed from the \$5,000 that is automatically provided in the Bodily Injury factor.

The Property Damage factors are to be used with:

Premises  
 Premises and Operations  
 Products and Completed Work

<b>Limit</b>	<b>PD Factor except 1-4 family dwelling &amp; hotels</b>	<b>PD Factor for 1-4 family dwellings &amp; hotels</b>
	-0.04	-0.003
No PD Coverage	-0.04	-0.003
5,000	----	----
7,500	0.03	0.002
10,000	0.06	0.004
15,000	0.09	0.006
20,000	0.12	0.007
25,000	0.15	0.008
35,000	0.18	0.010
50,000	0.21	0.012
100,000	0.24	0.014

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<u>Limit</u>	PD Factor except 1 - 4 family dwelling & hotels	PD Factor for 1 5 family dwelling & hotels
200,000	0.27	0.015
250,000	0.30	0.017
300,000	0.33	0.020
500,000	0.36	0.024
1,000,000	0.40	0.030

\* Minimum Additional Premium

\* 2,000,000 - \$750

Must have prior underwriter approval.

**MEDICAL PAYMENTS -** Medical Payment factors are to be multiplied by the base rate for each classification that was used in the Bodily Injury Section. This adjusted rate is then multiplied by the basis of exposure.

\$1,000 Medical Payments Included

	Standard Factor	SPECIAL FACTORS			
		Boats	Schools, Day Care Centers, Churches	Clubs	Hotels/Motels
1,000/25,000	0.21	0.25	0.52	0.58	0.43
For each additional \$500 - add to 1,000/25,000 factor	0.04	0.04	0.11	0.13	0.10

1 - 2 Family Dwellings Only (Rated Separately)

The Medical Payments rate apply to each dwelling.

<u>Per Person</u>	<u>Per Accident</u>	<u>Each Dwelling</u>
1,000	25,000	8.25
For each additional \$500 add to		
1,000/25,000 premium		4.25

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**PRODUCTS AND COMPLETED WORK -**

Factors shown include:                   **\$5,000 Property Damage**

Refer to the Property Damage factors for appropriate Property Damage limits.

<u>Limit</u>	<u>Factor</u>	<u>Single Limits Factor</u>
25,000	1.00	1.15
50,000	1.16	1.37
100,000	1.26	1.50
200,000	1.39	1.66
250,000	1.44	1.74
300,000	1.47	1.80
500,000	1.76	2.12
1,000,000	2.08	2.48
2,000,000	---	3.12
3,000,000	---	3.57

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Apartment, Tenement, Boarding or Rooming House	A	00200	0.000	7.773	7.039	6.306	6.306	5.866	11.733	
Athletic Games Attach Endorsment GL-202 * Minimum Premium \$40	PG	13000	5.133	3.373	3.080	2.786	2.786	2.640	5.133	
Athletic & Sports Contest in Buildings Attach Endorsement GL-202	AD	09302	29.770	19.798	17.892	15.839	15.839	14.812	29.770	
Automatic Slot, Vending and Video Machines Attach Endorsement GL-878 * Minimum Premium \$50	E	16904	3.813	2.493	2.200	2.053	2.053	1.906	3.813	
Automobile Garage - Community * Minimum Premium \$20	A	17705	8.946	5.866	5.280	4.693	4.693	4.400	8.946	
Automobile Garage - Private	A	15803	6.599	4.400	3.960	3.520	3.520	3.226	6.599	
Automobile Parking Area	A	15801	6.013	4.106	3.666	3.226	3.226	3.080	6.013	
Automobile Parking Stations - Open Air Charge for Parking Attach Endorsement GL-878	A	15802	8.213	5.426	4.840	4.400	4.400	4.106	8.213	

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CLASSIFICATION	SYM	CODE	08	09	10	12	17	14	15	18	19	PROD/ COMPL	PROD/ OPER	COM OPS	CODE
Apartment, Tenement, Boarding or Rooming House	A	00200	6.306	6.306	0.000	8.506	7.039	7.773	0.118						01099
Athletic Games Attach Endorsement GL-202 * Minimum Premium \$40	PG	13000	2.786	2.786	3.813	3.813	3.080	3.373	1.466						13099
Athletic & Sports Contest in Buildings Attach Endorsement GL-202	AD	09302	15.839	15.839	21.852	21.852	17.892	19.798	2.933						30199
Automatic Slot, Vending and Video Machines Attach Endorsement GL-878 * Minimum Premium \$50	E	16904	2.053	2.053	2.786	2.786	2.200	2.493	2.933						97300
Automobile Garage - Community * Minimum Premium \$20	A	17705	4.693	4.693	6.453	6.453	5.280	5.866	2.654						17798
Automobile Garage - Private	A	15803	3.520	3.520	4.840	4.840	3.960	4.400	2.654						17799
Automobile Parking Area	A	15801	3.226	3.226	4.400	4.400	3.666	4.106	N/A						
Automobile Parking Stations - Open Air Charge for Parking Attach Endorsement GL-878	A	15802	4.400	4.400	6.013	6.013	4.840	5.426	N/A						

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CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Barber Shop Attach Endorsement GL-226	A	05000	12.905	8.506	7.773	6.893	6.893	6.453	12.905
Beauty Parlor Attach Endorsement GL-226	A	05100	32.263	21.558	19.358	17.158	17.158	16.132	32.263
Bed and Breakfast Without Pool or Beach Attach End. GL-883 or GL-884	U	03302	57.487	38.277	34.463	30.650	30.650	28.744	57.487
Bed and Breakfast With Pool or Beach Attach End. GL-883 or GL-884	U	03301	132.427	88.285	79.485	70.686	70.686	66.140	132.427
Bingo Games * Minimum Premium \$75	AD	13500	14.959	9.973	8.946	7.919	7.919	7.479	14.959
Bleachers or Grandstand Attach Endorsement GL-202	E	09099	186.248	123.774	111.309	98.990	98.990	92.831	186.248
Boat Sales               **	A	05601	20.532	13.785	12.319	10.999	10.999	10.265	20.532
Boat-Wharf, Dock, Float	E	34098	233.177	155.451	140.199	124.654	124.654	116.882	233.177
Bowling Alleys Food or Beverage Sales Should be Separately Rated	A	13400	30.797	20.532	18.478	16.425	16.425	15.399	30.797
Building, Manufacturing or Warehousing - Lessors Risk Only	A	17703	1.466	0.880	0.880	0.734	0.734	0.734	1.466
Building or Premises - Bank-Lessors Risk	A	17703	25.664	17.158	15.399	13.785	13.785	12.905	25.664
Building or Premises Labor Union Office Lessors Risk Only	A	17703	25.664	17.158	15.399	13.785	13.785	12.905	25.664
Building or Premises NOC Lessors Risk Only	A	17703	7.039	4.693	4.253	3.813	3.813	3.520	7.039

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CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	19	PROD/ COM OPS
											PROD/ COMPL OPER
CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	19	CODE
Barber Shop											
Attach Endorsement GL-226	A	05000	6.893	6.893	9.385	9.385	7.773	8.506	0.146	65200	
Beauty Parlor											
Attach Endorsement GL-226	A	05100	17.158	17.158	23.612	23.612	19.358	21.558	1.466	65200	
Bed and Breakfast											
Without Pool or Beach	U	03302	30.650	30.650	42.089	42.089	34.463	38.277	0.954	87300	
Attach End. GL-883 or GL-884											
Bed and Breakfast											
With Pool or Beach	U	03301	70.686	70.686	97.084	97.084	79.485	88.285	0.762	87300	
Attach End. GL-883 or GL-884											
Bingo Games											
* Minimum Premium \$75	AD	13500	7.919	7.919	10.999	10.999	8.946	9.973	N/A		
Bleachers or Grandstand											
Attach Endorsement GL-202	E	09099	98.990	98.990	136.093	136.093	111.309	123.774	N/A		
Boat Sales	**	A	05601	10.999	10.999	15.105	15.105	12.319	13.785	4.400	34099
Boat-Wharf, Dock, Float		E	34098	124.654	124.654	171.582	171.582	140.199	155.451	4.033	34098
Bowling Alleys											
Food or Beverage Sales											
Should be Separately Rated	A	13400	16.425	16.425	22.584	22.584	18.478	20.532	0.792	13499	
Building, Manufacturing or Warehousing - Lessors Risk Only	A	17703	0.734	0.734	1.026	1.026	0.880	0.880	N/A		
Building or Premises - Bank-Lessors Risk	A	17703	13.785	13.785	18.918	18.918	15.399	17.158	N/A		
Building or Premises Labor Union Office											
Lessors Risk Only	A	17703	13.785	13.785	18.918	18.918	15.399	17.158	N/A		
Building or Premises NOC Lessors Risk Only	A	17703	3.813	3.813	5.133	5.133	4.253	4.693	N/A		

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CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Building or Premises Occupied by More Than One Interest-Manufacturing or Warehouse - Lessors Risk Only	A	17703	3.813	2.493	2.200	2.053	2.053	1.906	3.813
Building or Premises - Office-Lessor Risk	A	17703	25.664	17.158	15.399	13.785	13.785	12.905	25.664
Camps Attach Endorsement GL-882 * Minimum Premium \$60	CD	18100	67.020	44.729	40.183	35.783	35.783	33.583	67.020
Car Wash	A	55199	12.905	8.506	7.773	6.893	6.893	6.453	12.905
Cemeteries - Including All Buildings	AC	13700	18.185	12.173	10.999	9.679	9.679	9.093	18.185
Christmas Decoration Street	** FL	18500	24.344	16.279	14.519	12.905	12.905	12.173	24.344
Christmas Tree Lot * Minimum Premium \$80	** E	13802	256.641	171.582	153.985	137.119	137.119	128.614	256.641
Churches - Including Completed Operations & Products Attach Endorsement GL-107	A	08101	15.105	10.119	9.093	8.066	8.066	7.626	15.105
Clam Bakes, Steak Roasts, etc.	FL	06501	137.559	91.658	82.565	73.326	73.326	68.780	137.559
Cleaning and Dyeing Receiving Stations - Including Completed Operations and Products Attach Endorsement GL-238	A	05606	10.119	6.746	6.159	5.426	5.426	5.133	10.119
Clock Makers - Including Repairs	A	43202	34.170	22.732	20.532	18.185	18.185	17.012	34.170

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CLASSIFICATION	SYM	CODE	08	09	10	12	17	14	15	18	19	PROD/ COMPL	PROD/ OPER	COM OPS CODE
Building or Premises														
Occupied by More Than One Interest-Manufacturing or Warehouse -														
Lessors Risk Only	A	17501	2.053	2.053	2.786	2.786	2.200	2.493				N/A		
Building or Premises - Office-Lessor Risk	A	17703	13.785	13.785	18.918	18.918	15.399	17.158				N/A		
Camps														
Attach Endorsement GL-882														
* Minimum Premium \$60	CD	18100	35.783	35.783	49.128	49.128	40.183	44.729	0.880			18199		
Car Wash	A	55199	6.893	6.893	9.385	9.385	7.773	8.506	0.440			55199		
Cemeteries - Including All Buildings	AC	13700	9.679	9.679	13.345	13.345	10.999	12.173	0.440			13799		
Christmas Decoration Street	**	FL	18500	12.905	12.905	17.892	17.892	14.519	16.279	0.954		18599		
Christmas Tree Lot	**	E	13802	137.119	137.119	189.181	189.181	153.985	171.582	0.954		34199		
* Minimum Premium \$80														
Churches - Including Completed Operations & Products														
Attach Endorsement GL-107	A	08101	8.066	8.066	11.145	11.145	9.093	10.119	INCL					
Clam Bakes, Steak Roasts, etc.	FL	06501	73.326	73.326	100.896	100.896	82.565	91.658	5.866			93601		
Cleaning and Dyeing Receiving Stations - Including Completed Operations and Products														
Attach Endorsement GL-238	A	05606	5.426	5.426	7.479	7.479	6.159	6.746	INCL					
Clock Makers - Including Repairs	A	43202	18.185	18.185	25.078	25.078	20.532	22.732	0.440			68000		

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CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Clubs - Civic - No Building or Premises Owned or Leased - Including Products Attach End. GL-867									
Attach End. GL-844 for Additional Insured Club Members	PP	13900	0.880	0.586	0.586	0.440	0.440	0.440	0.880
Clubs - Country Food or Beverage Sales Separately Rated Attach Endorsement GL-867	A	14000	40.183	26.838	24.050	21.412	21.412	20.092	40.183
Clubs - Including Lodges NOC Food or Beverage Sales Separately Rated Attach Endorsement GL-844	A	14100	24.784	16.572	14.812	13.199	13.199	12.319	24.784
Clubs NOC Grounds in Excess of 5 Acres * Minimum Premium \$20	AC	15100	3.373	2.200	2.053	1.760	1.760	1.614	3.373
Coin or Stamp Dealers	A	06306	25.370	16.865	15.105	13.492	13.492	12.613	25.370
Computer Programming & Design                       **	A	04298	25.370	16.865	15.105	13.492	13.492	12.613	25.370
Computer Sales, Service, and Repair                   **	A	53195	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Concessionaries	A	14500	3.226	2.053	1.906	1.760	1.760	1.614	3.226
Condominiums	A	00301	6.893	4.546	4.106	3.666	3.666	3.373	6.893
Cosmetic, Hair, or Skin Preparation	A	05813	31.677	21.118	19.065	16.865	16.865	15.839	31.677
Dance Studios	A	14600	39.596	26.398	23.758	21.118	21.118	19.798	39.596
Day Nurseries Attach Endorsement GL-886	A	07100	47.368	31.677	28.450	25.224	25.224	23.758	47.368

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CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	19	PROD/ COM
											PROD/ COMPL
											OPS
											CODE
Clubs - Civic - No Building or Premises Owned or Leased - Including Products Attach End. GL-867 Attach End. GL-844 for Additional Insured Club Members	PP	13900	0.440	0.440	0.734	0.734	0.586	0.586			INCL
Clubs - Country Food or Beverage Sales Separately Rated Attach Endorsement GL-867	A	14000	21.412	21.412	29.477	29.477	24.050	26.838	0.792		68300
Clubs - Including Lodges NOC Food or Beverage Sales Separately Rated Attach Endorsement GL-844	A	14100	13.199	13.199	18.185	18.185	14.812	16.572	0.792		68399
Clubs NOC Grounds in Excess of 5 Acres * Minimum Premium \$20	AC	15100	1.760	1.760	2.493	2.493	2.053	2.200			N/A
Coin or Stamp Dealers	A	06306	13.492	13.492	18.625	18.625	15.105	16.865	0.308		34196
Computer Programming & Design                   **	A	04298	13.492	13.492	18.625	18.625	15.105	16.865	1.466		04298
Computer Sales, Service, and Repair              **	A	53195	18.185	18.185	25.078	25.078	20.532	22.732	1.466		81999
Concessionaries	A	14500	1.760	1.760	2.346	2.346	1.906	2.053			INCL
Condominiums	A	00301	3.666	3.666	4.986	4.986	4.106	4.546	1.130		01098
Cosmetic, Hair, or Skin Preparation	A	05813	16.865	16.865	23.172	23.172	19.065	21.118	2.200		65200
Dance Studios	A	14600	21.118	21.118	29.037	29.037	23.758	26.398	1.100		30398
Day Nurseries Attach Endorsement GL-886	A	07100	25.224	25.224	34.757	34.757	28.450	31.677	1.466		07199

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CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07	
Dentist or Physicians Office	A	04304	27.130	18.038	16.279	14.519	14.519	13.492	27.130	
Display Booths * Minimum Premium \$10	E	14700	26.690	17.745	15.985	14.225	14.225	13.345	26.690	
Dog Kennels	PK	08900	8.799	5.866	5.280	4.693	4.693	4.400	8.799	
Drafting	A	59899	25.810	17.158	15.399	13.785	13.785	12.905	25.810	
Drive-in Theatres * Minimum Premium \$80	R	09702	2.200	1.466	1.320	1.174	1.174	1.026	2.200	
Dwelling - 1 Family - Initial	E	01001	0.000	37.249	34.610	31.970	31.970	29.330	31.970	
Dwelling - 1 Family - Initial with Incidental Office	E	01002	0.000	59.395	55.141	50.888	50.888	46.636	50.888	
Dwelling - 2 Family - Initial	E	01005	0.000	62.767	58.367	53.821	53.821	49.422	53.821	
Dwelling - 2 Family - Initial with Incidental Office	E	01006	0.000	84.765	78.606	72.592	72.592	66.580	72.592	
Dwelling - 3 Family	E	01009	0.000	113.655	105.589	97.376	97.376	89.311	97.376	
Dwelling - 4 Family	E	01013	0.000	145.626	135.213	124.801	124.801	114.389	124.801	
Elect Data Processing Center	**	A	04202	31.823	21.264	19.065	17.012	17.012	15.839	31.823
Exhibitions Attach Endorsement GL-202 * Minimum Premium \$100	PD	09302	12.025	7.919	7.186	6.453	6.453	6.013	12.025	
Exercise or Health Club	**	A	14802	35.197	23.464	21.118	18.772	18.772	17.598	35.197
Fire Houses	**	A	17707	8.946	5.866	5.280	4.693	4.693	4.400	8.946
Fund Raising Organization	**	A	14100	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Gasoline Pumps	E	57499	25.664	17.158	15.399	13.785	13.785	12.905	25.664	

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CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	19	PROD/ COM OPS
											PROD/ COMPL OPER
											CODE
Dentist or Physicians Office	A	04304	14.519	14.519	19.945	19.945	16.279	18.478	0.954	04397	
Display Booths * Minimum Premium \$10	E	14700	14.225	14.225	19.505	19.505	15.985	17.745	0.954	14799	
Dog Kennels	PK	08900	4.693	4.693	6.453	6.453	5.280	5.866	1.100	34299	
Drafting	A	59899	13.785	13.785	18.918	18.918	15.399	17.158	0.440	59899	
Drive-in Theatres * Minimum Premium \$80	R	09701	1.174	1.174	1.614	1.614	1.320	1.466	0.880	09799	
Dwelling - 1 Family - Initial	E	01001	26.690	34.610	34.610	26.690	26.690	26.690	N/A		
Dwelling - 1 Family - Initial with Incidental Office	E	01002	42.529	55.141	55.141	42.529	42.529	42.529	N/A		
Dwelling - 2 Family - Initial	E	01005	44.876	58.367	58.367	44.876	44.876	44.876	N/A		
Dwelling - 2 Family - Initial with Incidental Office	E	01006	60.567	78.606	78.606	60.567	60.567	60.567	N/A		
Dwelling - 3 Family	E	01009	81.245	105.589	0.000	81.245	81.245	81.245	N/A		
Dwelling - 4 Family	E	01013	104.123	135.213	0.000	104.123	104.123	104.123	N/A		
Elect Data Processing Center	**	A	04202	17.012	17.012	23.318	23.318	19.065	21.264	1.862	04297
Exhibitions Attach Endorsement GL-202											
* Minimum Premium \$100	PD	09302	6.453	6.453	8.799	8.799	7.186	7.919	0.954	30198	
Exercise or Health Club	**	A	14802	18.772	18.772	25.810	25.810	21.118	23.464	1.130	14899
Fire Houses	**	A	17707	4.693	4.693	6.453	6.453	5.280	5.866	0.880	17797
Fund Raising Organization	**	A	14100	18.185	18.185	25.078	25.078	20.532	22.732	2.933	13999
Gasoline Pumps	E	57499	13.785	13.785	18.918	18.918	15.399	17.158	2.200	85000	

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07	
Greenhouses	A	05813	34.170	22.732	20.532	18.185	18.185	17.012	34.170	
Hotels - Lessors Risk Only Attach Endorsement GL-883	A	03200	23.172	15.399	13.932	12.319	12.319	11.585	23.172	
Hotel - See Motels										
Human Service Organization	**	A	04504	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Insurance - Agents Including Products	A	04502	25.664	17.158	15.399	13.785	13.785	12.905	25.664	
Insurance - Company Including Products	A	04504	25.664	17.158	15.399	13.785	13.785	12.905	25.664	
Karate School	A	08000	39.596	26.398	23.758	21.118	21.118	19.798	39.596	
Kennels	PK	08900	8.799	5.866	5.280	4.693	4.693	4.400	8.799	
Land - Not occupied by Insured, for Commercial Purposes, Lessors Risk Only	F	14402	0.880	0.586	0.586	0.440	0.440	0.440	0.880	
Laundries - coin washing machines and dryers Includes completed operations and products Attach Endorsement GL-238 * Minimum Premium \$75	A	06001	10.119	6.746	6.159	5.426	5.426	5.133	10.119	
Laundries - Hand - NOC Includes Completed Operations and Products Attach Endorsement GL-238 * Minimum Premium \$75	A	05602	20.532	13.785	12.319	10.999	10.999	10.265	20.532	
Libraries	A	07400	15.545	10.265	9.239	8.213	8.213	7.773	15.545	
Locksmiths	A	05813	34.170	22.732	20.532	18.185	18.185	17.012	34.170	

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	19	PROD/ COM OPS
											PROD/ COMPL OPER
											CODE
Greenhouses	A	05813	18.185	18.185	25.078	25.078	20.532	22.732	0.954	34397	
Hotels - Lessors Risk Only Attach Endorsement GL-883	A	03200	12.319	12.319	17.012	17.012	13.932	15.399	N/A		
Hotel - See Motels											
Human Service Organization	**	A	04504	18.185	18.185	25.078	25.078	20.532	22.732	2.933	13998
Insurance - Agents Including Products		A	04502	13.785	13.785	18.918	18.918	15.399	17.158	INCL	
Insurance - Company Including Products		A	04504	13.785	13.785	18.918	18.918	15.399	17.158	INCL	
Karate School	A	08000	21.118	21.118	29.037	29.037	23.758	26.398	1.100	08199	
Kennels	PK	08900	4.693	4.693	6.453	6.453	5.280	5.866	1.100	34298	
Land - Not occupied by Insured, for Commercial Purposes, Lessors Risk Only	F	14402	0.440	0.440	0.734	0.734	0.586	0.586	N/A		
Laundries - coin washing machines and dryers Includes completed operations and products Attach Endorsement GL-238 * Minimum Premium \$75	A	06001	5.426	5.426	7.479	7.479	6.159	6.746	INCL		
Laundries - Hand - NOC Includes Completed Operations and Products Attach Endorsement GL-238 * Minimum Premium \$75	A	05602	10.999	10.999	15.105	15.105	12.319	13.785	INCL		
Libraries	A	07400	8.213	8.213	11.293	11.293	9.239	10.265	0.954	07499	
Locksmiths	A	05813	18.185	18.185	25.078	25.078	20.532	22.732	1.100	34497	

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Model Homes	E	13801	266.906	178.915	159.851	142.546	142.546	133.747	266.906
Motel without Pool or Beach Attach Endorsement GL-884	U	03500	57.487	38.277	34.463	30.650	30.650	28.744	57.487
Motel with Pool or Beach Attach Endorsement GL-884	U	03400	132.427	88.285	79.485	70.686	70.686	66.140	132.427
Motel without Pool or Beach-Seasonal Attach Endorsement GL-884	U	03500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Motel with Pool or Beach-Seasonal Attach Endorsement GL-884	U	03400	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Museum	A	07400	15.545	10.265	9.239	8.213	8.213	7.773	15.545
News Stands	E	06101	85.059	56.755	51.035	45.316	45.316	42.529	85.059
Office	A	04201	28.230	18.874	16.938	15.164	15.164	14.196	28.230
Office - Medical	A	04304	29.844	19.842	17.906	15.971	15.971	14.841	29.844
Optometrists Office	A	04306	29.844	19.842	17.906	15.971	15.971	14.841	29.844
Push Carts	E	06102	181.849	121.574	109.403	97.230	97.230	91.218	181.849
Real Estate Development Property	E	30399	128.614	85.645	77.139	68.633	68.633	64.233	128.614
Recreation Center Attach Endorsement GL-867	A	16000	10.999	7.333	6.599	5.866	5.866	5.426	10.999
Recycling Center      **	A	05813	39.596	26.398	23.758	21.118	21.118	19.798	39.596
Refreshment Stands Attach Endorsement GL-878	A	05809	81.832	54.555	49.128	43.702	43.702	40.916	81.832
Restaurants Attach Endorsement GL-878	A	06501	77.139	51.475	46.342	41.209	41.209	38.569	77.139

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	19	PROD/ COM
											PROD/ COMPL
											OPS OPER
											CODE
Model Homes	E	13801	142.546	142.546	196.514	196.514	159.851	178.915	0.954	13898	
Motel without Pool or Beach Attach Endorsement GL-884	U	03500	30.650	30.650	42.089	42.089	34.463	38.277	0.954	87300	
Motel with Pool or Beach Attach Endorsement GL-884	U	03400	70.686	70.686	97.084	97.084	79.485	88.285	0.762	87300	
Motel without Pool or Beach-Seasonal Attach Endorsement GL-884	U	03500	0.000	0.000	0.000	27.570	0.000	0.000	0.762	87300	
Motel with Pool or Beach-Seasonal Attach Endorsement GL-884	U	03400	0.000	0.000	0.000	45.902	0.000	0.000	0.762	87300	
Museum	A	07400	8.213	8.213	11.293	11.293	9.239	10.265	0.954	07498	
News Stands	E	06101	45.316	45.316	62.327	62.327	51.035	56.755	0.954	34598	
Office	A	04201	15.164	15.164	20.810	20.810	16.938	18.874	0.954	04299	
Office - Medical	A	04304	15.971	15.971	21.940	21.940	17.906	19.842	0.954	04398	
Optometrists Office	A	04306	15.971	15.971	21.940	21.940	17.906	19.842	0.954	04399	
Push Carts	E	06102	97.230	97.230	133.747	133.747	109.403	121.574	0.792	34699	
Real Estate Development Property	E	30399	68.633	68.633	94.298	94.298	77.139	85.645	0.440	30399	
Recreation Center Attach Endorsement GL-867	A	16000	5.866	5.866	8.066	8.066	6.599	7.333	0.880	16099	
Recycling Center	**	A	05813	21.118	21.118	29.037	29.037	23.758	26.398	2.200	51399
Refreshment Stands Attach Endorsement GL-878	A	05809	43.702	43.702	59.981	59.981	49.128	54.555	0.542	93000	
Restaurants Attach Endorsement GL-878	A	06501	41.209	41.209	56.608	56.608	46.342	51.475	0.792	93604	

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07	
Restaurant - Closed Season Attach Endorsement GL-878	A	17702	20.092	13.345	12.025	10.705	10.705	10.119	20.092	
Restaurant & Tavern Parking	A	15802	6.013	4.106	3.666	3.226	3.226	3.080	6.013	
Road Side Stand	E	05607	54.261	36.663	32.997	29.330	29.330	27.570	54.995	
Schools - NOC Including Completed Operations and Product Attach Endorsement GL-116 Attach End. GL-856 or GL-857	A	08102	19.358	12.905	11.585	10.265	10.265	9.679	19.358	
Self Storage Center	A	17703	13.199	8.799	7.919	7.039	7.039	6.599	13.199	
Shoe Repair	A	05811	30.797	20.532	18.478	16.425	16.425	15.399	30.797	
Shopping Centers - Lessors Risk Only	A	16700	21.998	14.665	13.199	11.733	11.733	10.999	21.998	
Sign - Advertising	**	E	54899	266.906	178.915	159.851	142.546	142.546	133.747	266.906
Social - Gathering Including Completed Operations Not on Insured Premises	E	18800	34.170	22.732	20.532	18.185	18.185	17.012	34.170	
Special Event 1-3 days * Minimum Premium \$25	FL	09997	68.780	45.902	41.209	36.663	36.663	34.317	68.780	
Special Event 4-7 days * Minimum Premium \$35	FL	09998	96.204	64.233	57.781	51.328	51.328	48.102	96.204	
Special Event More than 7 days * Minimum Premium \$50	FL	09999	137.559	91.658	82.565	73.326	73.326	68.780	137.559	
Storage Building	A	15202	5.133	3.373	3.080	2.786	2.786	2.640	5.133	

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	19	PROD/		
										COM		
										OPS	CODE	
Restaurant - Closed Season												
Attach Endorsement GL-878	A	17702	10.705	10.705	14.812	14.812	12.025	13.345	0.118	17796		
Restaurant & Tavern												
Parking	A	15802	3.226	3.226	4.400	4.400	3.666	4.106	N/A			
Road Side Stand	E	05607	29.330	29.330	40.329	40.329	32.997	36.663	1.100	93000		
Schools - NOC												
Including Completed												
Operations and Product												
Attach Endorsement GL-116	A	08102	10.265	10.265	14.225	14.225	11.585	12.905	INCL			
Attach End. GL-856 or GL-857												
Self Storage Center	A	17703	7.039	7.039	9.679	9.679	7.919	8.799	0.440	15899		
Shoe Repair	A	05811	16.425	16.425	22.584	22.584	18.478	20.532	0.308	95102		
Shopping Centers -												
Lessors Risk Only	A	16700	11.733	11.733	16.132	16.132	13.199	14.665	N/A			
Sign - Advertising	**	E	54899	142.546	142.546	196.514	196.514	159.851	178.915	0.954	54899	
Social - Gathering Including												
Completed Operations Not												
on Insured Premises	E	18800	18.185	18.185	25.078	25.078	20.532	22.732	0.954			
Special Event												
1-3 days												
* Minimum Premium \$25	FL	09997	36.663	36.663	50.448	50.448	41.209	45.902	0.440	09997		
Special Event												
4-7 days												
* Minimum Premium \$35	FL	09998	51.328	51.328	70.540	70.540	57.781	64.233	0.440	09998		
Special Event												
More than 7 days												
* Minimum Premium \$50	FL	09999	73.326	73.326	100.896	100.896	82.565	91.658	0.440	09999		
Storage Building	A	15202	2.786	2.786	3.813	3.813	3.080	3.373	0.440	15298		

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
<b>STORES -</b>									
Antique	A	05801	37.397	24.930	22.438	19.945	19.945	18.772	37.397
Art Galleries	A	05704	11.733	7.773	7.039	6.306	6.306	5.866	11.733
Auctions	A	05813	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Bakery									
Consumption on Premises									
Attach Endorsement GL-878	A	05901	42.089	28.010	25.224	22.438	22.438	20.972	42.089
Carpet	A	05701	11.733	7.773	7.039	6.306	6.306	5.866	11.733
Cigar	A	05903	42.089	28.010	25.224	22.438	22.438	20.972	42.089
Clothing - Retail	A	05803	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Clothing - Wholesale	A	06301	6.599	4.400	3.960	3.520	3.520	3.226	6.599
Confectionery - No Consumption on Premises	A	05501	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Confectionery									
Consumption on Premises									
Attach Endorsement GL-878	A	05302	45.316	30.210	27.278	24.198	24.198	22.732	45.316
Dairy Products - No Consumption on Premises	A	05501	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Dairy Products									
Consumption on Premises									
Attach Endorsement GL-878	A	05302	45.316	30.210	27.278	24.198	24.198	22.732	45.316
Delicatessen *									
Attach Endorsement GL-878	A	05302	38.863	25.810	23.318	20.678	20.678	19.358	38.863
Drug Retail - NOC									
Attach Endorsement GL-878	A	05303	47.222	31.530	28.304	25.224	25.224	23.612	47.222
Drug - Wholesale									
Attach Endorsement GL-878	A	06306	6.599	4.400	3.960	3.520	3.520	3.226	6.599

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	19	PROD/ COMPL	PROD/ OPER	OPS CODE
<b>STORES -</b>													
Antique	A	05801	19.945	19.945	27.424	27.424	22.438	24.930	0.190	39991			
Art Galleries	A	05704	6.306	6.306	8.506	8.506	7.039	7.773	0.308	39992			
Auctions	A	05813	18.185	18.185	25.078	25.078	20.532	22.732	0.190	39993			
Bakery													
Consumption on Premises													
Attach Endorsement GL-878	A	05901	22.438	22.438	30.797	30.797	25.224	28.010	0.778	64902			
Carpet	A	05701	6.306	6.306	8.506	8.506	7.039	7.773	0.190	83501			
Cigar	A	05903	22.438	22.438	30.797	30.797	25.224	28.010	0.308	96802			
Clothing - Retail	A	05803	18.185	18.185	25.078	25.078	20.532	22.732	0.308	68200			
Clothing - Wholesale	A	06301	3.520	3.520	4.840	4.840	3.960	4.400	0.954	34198			
Confectionery - No Consumption on Premises	A	05501	18.185	18.185	25.078	25.078	20.532	22.732	0.514	69400			
Confectionery													
Consumption on Premises													
Attach Endorsement GL-878	A	05302	24.198	24.198	33.290	33.290	27.278	30.210	0.514	69400			
Dairy Products - No Consumption on Premises	A	05501	18.185	18.185	25.078	25.078	20.532	22.732	0.308	82700			
Dairy Products													
Consumption on Premises													
Attach Endorsement GL-878	A	05302	24.198	24.198	33.290	33.290	27.278	30.210	0.308	82700			
Delicatessen *													
Attach Endorsement GL-878	A	05302	20.678	20.678	28.450	28.450	23.318	25.810	0.792	80900			
Drug Retail - NOC													
Attach Endorsement GL-878	A	05303	25.224	25.224	34.610	34.610	28.304	31.530	0.514	35099			
Drug - Wholesale													
Attach Endorsement GL-878	A	06306	3.520	3.520	4.840	4.840	3.960	4.400	0.514	81700			

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	07	16
Five and Ten Cent	A	05202	56.608	37.689	33.877	30.210	30.210	28.304	56.608	
Florist	A	05813	34.170	22.732	20.532	18.185	18.185	17.012	34.170	
Fruit and Vegetables	A	05304	45.316	30.210	27.278	24.198	24.198	22.732	45.316	
Furniture	A	05701	11.733	7.773	7.039	6.306	6.306	5.866	11.733	
General	A	05813	34.170	22.732	20.532	18.185	18.185	17.012	34.170	
Grocery Retail NOC	A	05304	45.316	30.210	27.278	24.198	24.198	22.732	45.316	
Grocery Retail Over 1,500 Sq.ft. and over \$250,000 in Sales	A	05400	65.993	43.996	39.596	35.197	35.197	32.997	65.993	
Grocery - Wholesale	A	06306	6.599	4.400	3.960	3.520	3.520	3.226	6.599	
Hardware - Retail	A	05603	20.532	13.785	12.319	10.999	10.999	10.265	20.532	
Hardware - Wholesale	A	06303	6.599	4.400	3.960	3.520	3.520	3.226	6.599	
Hearing Aid Service Attach End GL-878 & GL-226	A	05604	23.904	15.839	14.372	12.759	12.759	11.879	23.904	
Household Appliance - Retail	A	05802	34.170	22.732	20.532	18.185	18.185	17.012	34.170	
Household Appliance - Wholesale	A	06306	6.599	4.400	3.960	3.520	3.520	3.226	6.599	
Ice Cream - Consumption on Premises Attach Endorsement GL-878	A	05302	45.316	30.210	27.278	24.198	24.198	22.732	45.316	
Jewelry	A	05605	23.904	15.839	14.372	12.759	12.759	11.879	23.904	
Leather Products	A	05703	7.479	4.986	4.546	3.960	3.960	3.813	7.479	
Liquor and Wine	A	05806	34.170	22.732	20.532	18.185	18.185	17.012	34.170	
Market - Open Air	A	05607	21.998	14.665	13.199	11.733	11.733	10.999	21.998	

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	19	PROD/ COM OPS
											PROD/ COMPL OPER
											CODE
Five and Ten Cent	A	05202	30.210	30.210	41.503	41.503	33.877	37.689	0.308	83400	
Florist	A	05813	18.185	18.185	25.078	25.078	20.532	22.732	0.954	34399	
Fruit and Vegetables	A	05304	24.198	24.198	33.290	33.290	27.278	30.210	0.176	84500	
Furniture	A	05701	6.306	6.306	8.506	8.506	7.039	7.773	0.190	84701	
General	A	05813	18.185	18.185	25.078	25.078	20.532	22.732	0.954	34398	
Grocery Retail NOC	A	05304	24.198	24.198	33.290	33.290	27.278	30.210	0.176	85700	
Grocery Retail Over 1,500 Sq.ft. and over \$250,000 in Sales	A	05400	35.197	35.197	48.396	48.396	39.596	43.996	0.176	85700	
Grocery - Wholesale	A	06306	3.520	3.520	4.840	4.840	3.960	4.400	0.954	85800	
Hardware - Retail	A	05603	10.999	10.999	15.105	15.105	12.319	13.785	0.440	85900	
Hardware - Wholesale	A	06303	3.520	3.520	4.840	4.840	3.960	4.400	0.440	86000	
Hearing Aid Service <u>Attach End GL-878 &amp; GL-226</u>	A	05604	12.759	12.759	17.452	17.452	14.372	15.839	0.954	35599	
Household Appliance - Retail	A	05802	18.185	18.185	25.078	25.078	20.532	22.732	0.382	87500	
Household Appliance - Wholesale	A	06306	3.520	3.520	4.840	4.840	3.960	4.400	0.440	87600	
Ice Cream - Consumption on Premises <u>Attach Endorsement GL-878</u>	A	05302	24.198	24.198	33.290	33.290	27.278	30.210	0.514	87899	
Jewelry	A	05605	12.759	12.759	17.452	17.452	14.372	15.839	0.954	34499	
Leather Products	A	05703	3.960	3.960	5.426	5.426	4.546	4.986	0.440	34498	
Liquor and Wine	A	05806	18.185	18.185	25.078	25.078	20.532	22.732	0.146	98900	
Market - Open Air	A	05607	11.733	11.733	16.132	16.132	13.199	14.665	0.308	05699	

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Mail Order Houses	A	15201	5.133	3.373	3.080	2.786	2.786	2.640	5.133
Meat, Fish and Poultry Retail	A	05502	38.863	25.810	23.318	20.678	20.678	19.358	38.863
Meat, Fish and Poultry Wholesale	A	06200	25.224	16.865	15.105	13.492	13.492	12.613	25.224
Optical Establishments Attach Endorsement GL-878	A	05608	23.904	15.839	14.372	12.759	12.759	11.879	23.904
Pet	A	05807	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Photography	A	05808	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Plumbing	A	06304	6.599	4.400	3.960	3.520	3.520	3.226	6.599
Retail - NOC	A	05813	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Shoe	A	05703	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Sporting Goods Retail - Excludes Products Attach Endorsement GL-878	A	05812	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Tailor Shop	A	05804	34.170	22.732	20.532	18.185	18.185	17.012	34.170
Wholesale - NOC	A	06306	6.599	4.400	3.960	3.520	3.520	3.226	6.599
Street Banners	**	FL	13802	266.906	178.915	159.851	142.546	142.546	133.747
Swimming Pools * Minimum Premiums \$150	E	13102	658.468	439.956	395.960	351.965	351.965	329.967	658.468
Tavern *									
Attach Endorsement GL-878	A	06502	84.853	56.623	50.976	45.330	45.330	42.426	84.853
Tennis, Handball, Shuffleboard Courts Attach Endorsement GL-867	R	15602	8.359	5.573	4.986	4.400	4.400	4.253	8.359

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE							14	15	18	19	PROD/ COMPL OPER	PROD/ COM OPS CODE
			08	09	10	12	17	17						
Mail Order Houses	A	15201	2.786	2.786	3.813	3.813	3.080	3.373	0.190					
Meat, Fish and Poultry Retail	A	05502	20.678	20.678	28.450	28.450	23.318	25.810	0.454	89800				
Meat, Fish and Poultry Wholesale	A	06200	13.492	13.492	18.478	18.478	15.105	16.865	0.206	89800				
Optical Establishments Attach Endorsement GL-878	A	05608	12.759	12.759	17.452	17.452	14.372	15.839	0.440	36097				
Pet	A	05807	18.185	18.185	25.078	25.078	20.532	22.732	0.880	91800				
Photography	A	05808	18.185	18.185	25.078	25.078	20.532	22.732	0.338	91900				
Plumbing	A	06304	3.520	3.520	4.840	4.840	3.960	4.400	1.306	92402				
Retail - NOC	A	05813	18.185	18.185	25.078	25.078	20.532	22.732	0.762	27099				
Shoe	A	05703	18.185	18.185	25.078	25.078	20.532	22.732	0.308	95101				
Sporting Goods Retail - Excludes Products Attach Endorsement GL-878	A	05812	18.185	18.185	25.078	25.078	20.532	22.732	0.440	96000				
Tailor Shop	A	05804	18.185	18.185	25.078	25.078	20.532	22.732	0.954	27098				
Wholesale - NOC	A	06306	3.520	3.520	4.840	4.840	3.960	4.400	0.250	06399				
Street Banners	**	FL	13802	142.546	142.546	196.514	196.514	159.851	178.915	0.250	13899			
Swimming Pools * Minimum Premiums \$150	E	13102	351.965	351.965	483.952	483.952	395.960	439.956	4.033	13199				
Tavern *														
Attach Endorsement GL-878	A	06502	45.330	45.330	62.269	62.269	50.976	56.623	0.792	93900				
Tennis, Handball, Shuffleboard Courts Attach Endorsement GL-867	R	15602	4.400	4.400	6.159	6.159	4.986	5.573	0.440	15697				

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Theatres - Including Completed Operations and Products									
* Minimum Premium \$80	AD	09702	5.719	3.813	3.520	3.080	3.080	2.933	5.719
Theatres Not Operated by the Insured - Lessors Risk Only - Includes Completed Operations and Products									
* Minimum Premium \$50	A	17706	8.946	5.866	5.280	4.693	4.693	4.400	8.946
Ticket Sales	A	04501	32.117	21.412	19.358	17.158	17.158	16.132	32.117
Vacant Building									
* Minimum Premium \$20	A	17502	3.813	2.493	2.200	2.053	2.053	1.906	3.813
Vacant Land									
* Minimum Premium \$20	F	17301	0.440	0.294	0.294	0.294	0.294	0.294	0.440
Vacant Land									
Real Estate Development									
First 10 Acres									
* Minimum Premium \$20	AC	17401	28.010	18.772	16.865	14.959	14.959	14.079	28.010
Vacant Land									
Real Estate Development									
Next 15 Acres	AC	17401	14.079	9.385	8.359	7.479	7.479	7.039	14.079
Vacant Land									
Real Estate Development									
All over 25 Acres	AC	17401	4.693	3.080	2.786	2.493	2.493	2.346	4.693
Vending Machines									
Attach Endorsement GL-878									
* Minimum Premium \$50	E	16904	3.813	2.493	2.200	2.053	2.053	1.906	3.813

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	17	18	19	PROD/ COM
												PROD/ COMPL
												OPS
												CODE
Theatres - Including Completed Operations and Products												
* Minimum Premium \$80	AD	09702	3.080	3.080	4.253	4.253	3.520	3.813				INCL
Theatres Not Operated by the Insured - Lessors Risk Only - Includes Completed Operations and Products												
* Minimum Premium \$50	A	17706	4.693	4.693	6.453	6.453	5.280	5.866				INCL
Ticket Sales	A	04501	17.158	17.158	23.612	23.612	19.358	21.412	0.440			05898
Vacant Building												
* Minimum Premium \$20	A	17502	2.053	2.053	2.786	2.786	2.200	2.493				N/A
Vacant Land												
* Minimum Premium \$20	F	17301	0.294	0.294	0.294	0.294	0.294	0.294				N/A
Vacant Land												
Real Estate Development First 10 Acres												
* Minimum Premium \$20	AC	17401	14.959	14.959	20.532	20.532	16.865	18.772				N/A
Vacant Land												
Real Estate Development Next 15 Acres												
	AC	17401	7.479	7.479	10.265	10.265	8.359	9.385				N/A
Vacant Land												
Real Estate Development All over 25 Acres												
	AC	17401	2.493	2.493	3.373	3.373	2.786	3.080				N/A
Vending Machines												
Attach Endorsement GL-878												
* Minimum Premium \$50	E	16904	2.053	2.053	2.786	2.786	2.200	2.493	2.933			97300

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	07	16
Warehouse - Mercantile	A	15202	5.133	3.373	3.080	2.786	2.786	2.640	5.133	
Word Processing Service **	A	04599	25.810	17.158	15.399	13.785	13.785	12.905	25.810	

\* Products Audit - Receipts below \$500,000 Annually will not be subject to Audit.

\*\* Class not eligible for GL-200.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY PROGRAM**

**PREMISES  
NEW YORK**

CLASSIFICATION	SYM	CODE							14	15	18	19	PROD/ COMPL	PROD/ OPER	COM OPS	CODE
			08	09	10	12	17									
Warehouse - Mercantile	A	15202	2.786	2.786	3.813	3.813	3.080	3.373	0.440	15299						
Word Processing Service **	A	04599	13.785	13.785	18.918	18.918	15.399	17.158	0.440	04599						

\* Products Audit - Receipts below \$500,000 Annually will not be subject to Audit.

\*\* Class not eligible for GL-200.

**UTICA FIRST INSURANCE COMPANY  
PREMISES**

**NEW YORK  
TERRITORIAL DEFINITIONS**

<b><u>COUNTY/CITY</u></b>	<b><u>TERRITORIAL NO.</u></b>	<b><u>COUNTY/CITY</u></b>	<b><u>TERRITORIAL NO.</u></b>
City of New York City (excl. Bor. of Richmond and Ellis, Governors, Hart, High, North Brother and South Brother Islands); and New York Harbor including Hudson River as far as Piermont, New York and the following waters including tributaries thereof, inside a line drawn from Sandy Hook to Norton's Point, Upper and Lower New York Bays, Newark Bay and Raritan Bay - only for rate code numbers 455, 554, 588, and 607 .....	01		
Balance of State .....	02		

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY MANUAL**

**PREMISES AND OPERATIONS  
NEW YORK**

**PREMISES AND OPERATIONS - CLASSIFICATION INSTRUCTIONS**

**INCLUDED OPERATIONS**

Classifications include the following operations unless: (a) they constitute a separate and distinct business of the insured; or (b) they are specifically excluded in the Classification Section.

- Commissaries and restaurants for the insured's employees, except when conducted in connection with construction, erection, lumbering or mining operations
- Manufacture of containers by the insured for use in the operations insured by the policy
- Hospitals or medical facilities operated by the insured for the insured's employees
- Maintenance or repair of the insured's buildings or equipment by the insured's employees
- Printing or lithographing by the insured on the insured's own products
- Pick-up and delivery
- Stores at the same location as manufacturing operations, where the principal store sales are products manufactured by the insured
- Advertising signs
- Booths, exhibits, and other displays of the insured's merchandise at premises not owned, rented or controlled by the insured
- Elevators

**SEPARATELY RATED OPERATIONS**

Classifications exclude the following operations unless specifically included in the Classification Section. They must be separately classified and rated using the appropriate classification(s).

- Athletic Games away from the insured premises if a majority of the participants representing the insured are not regularly employed in the insured's business and there is (a) management or supervision by the insured, or (b) revenue to the insured from the games
- Machinery or Equipment, including contractor's equipment, rented to others
- Hod or material hoist operation
- Structural alterations, new construction and demolition operations performed by or under contract with the insured
- Sawmill operations
- Stevedoring, and tallymen or checking clerks connected therewith, except where such operations are performed by and at the premises occupied exclusively by the insured
- Escalators - Attach Endorsement GL-204 - Exclusion (Escalators), when coverage is not provided

**RATING BASES**

The following exposure bases are used to calculate the premium:

payroll ..... per \$100 of payroll  
sales ..... per \$100 of sales

The exposure basis is identified for each class in the Classification Section.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY MANUAL**

**PREMISES AND OPERATIONS  
NEW YORK**

**Payroll**

Payroll means the entire payment by the insured for services of employees, whether paid in money or a substitute for money.

- Payroll includes the following:
  - a) Commissions and Bonuses
  - b) Pay for holidays, vacations or periods of sickness
  - c) Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans
  - d) Payment to employees on any basis other than time worked
  - e) Payment or allowance for hand or power tools furnished by employees
  - f) The value of board and lodging provided to employees
  - g) The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay
- Payroll excludes the following:
  - a) Tips and other gratuities
  - b) Payments by an employer to group insurance or group pension plans for employees, other than those mentioned in (c) above
  - c) The value of special rewards for invention or discovery
  - d) Dismissal or severance payments except for time work or accrued vacation
  - e) Extra pay for overtime

Overtime means those hours worked for which there is an increase in the rate of pay for work () in any day or week in excess of the number of hours normally worked, (ii) in excess of eight hours in any day or 40 hours in any week, or (iii) on Saturdays, Sundays or Holidays.

If the insured's records show the total pay earned for overtime (regular pay plus extra pay) in one combined amount, extra pay is computed as 1/3 of the total overtime pay if time and one half is paid, or 1/2 of the total overtime pay if double time is paid.

Exclusion of extra pay for overtime does not apply to payroll assigned to stevedoring operations.

- Payroll of the following is included when computing total payroll:
  - a) Chauffeurs' helpers and garage employees, and employees and their helpers engaged in the operation of mobile equipment (other than automobiles) or power operated equipment
  - b) Vehicles and Operators under contract-payroll for operators and their helpers shall be assigned to the appropriate class; if that payroll cannot be obtained, 1/3 of the total contract price for the vehicles is considered payroll
- Payroll of the following is excluded when computing total payroll (this does not affect coverage):
  - a) Salespersons, Collectors or Messengers (Outside) are employees engaged in such duties away from the employer's premises. This does not include employees whose duties include the delivery of merchandise handled, treated or sold
  - b) Clerical Office Employees and Draftsmen who work in areas physically separated from other non-office operations
  - c) Chauffeurs whose duties are performed in connection with automobiles
  - d) Aircraft pilots and co-pilots
- Payroll of executive officers, individual insureds or co-partners on which premium is based shall be \$15,600.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY MANUAL**

**PREMISES AND OPERATIONS  
NEW YORK**

**Sales**

Sales means the gross amount charged by the insured for the insured's operations.

**ASSIGNMENT OF PAYROLL**

The Governing Classification at a specific job or location is the classification, other than a classification described under 'Included Operations' that produces the greatest amount of payroll.

**Multiple Operations**

If a risk consists of two or more separate and distinct operations, or a classification requires operations or employees to be separately rated, the following applies.

An additional classification may be assigned only if: (a) separate payroll records are maintained, (b) each business is physically separated by structural partitions and (c) each business is conducted without interchange of labor.

If all of these conditions do not exist, all employees are assigned to the Governing Classification if the Governing Classification carries a rate which is the same or higher than that for the additional classification. Otherwise, employees are assigned to the applicable classification.

This rule does not apply to the classifications described under "Included Operations" or "Construction or Erection Operations."

**Included Operations**

If a classification carries a descriptive phrase "including" certain operations, payroll may not be divided even though such operations may be described by some other classification or may be conducted at a separate location.

**Construction or Erection Operations**

If separate payroll records are maintained for each distinct type of construction or erection operation, assign each operation to the applicable classification. Otherwise, assign such operations to the highest rated classification which applies to the job or location where the operations is performed. This does not apply to classifications identified as NPD.

**Assignment of Employees Payroll**

The entire payroll of each employee is assigned to the highest rated classification representing the employee's work. This does not apply to construction, erection, stevedoring or part-time aircraft operations, provided payroll records are maintained to disclose the allocation of each individual employee's time.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY MANUAL**

**PREMISES AND OPERATIONS  
NEW YORK**

The payroll of executive officers, individual insureds or co-partners is assigned without division to the classification which applies to the operations in which the individual is primarily engaged. If the individual frequently performs duties of a superintendent, foreman or workman, payroll shall be assigned to the Governing Classification.

**OTHER PROCEDURES**

Use the Premises section of the manual to classify and rate office operations for manufacturing and public utility risks located away from the premise where the regular business operations of the insured are performed. All other office operations are included in Premises and Operations section.

**UTICA FIRST INSURANCE COMPANY  
COMMERCIAL LIABILITY MANUAL**

**PREMISES AND OPERATIONS  
NEW YORK**

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER	PROD/ COMP OPS CODE	
Accounting Companies **	P	59801	0.162	0.074	0.440	59898	
Advertising Co - Outdoors	P	54800	3.886	2.156	0.440	54898	
Air Conditioning, Heating Refrigeration Installation, Service or Repair	**	P	53101	3.784	2.522	1.188	63100
Apparel Mfg.	P	44107	0.250	0.118	0.734	68100	
Appliance Stores	P	05899	1.100	0.514	0.762	05899	
Arcades							
* Minimum Premium \$50	R	09299	2.112	1.174	1.100	09299	
Assembling & Incidental Manufacturing - NOC	P	43500	1.056	0.586	4.400	34599	
Auctioneers	P	54900	2.508	1.394	1.466	54999	
Auto Garage - Repair Shop **	P	55101	6.746	2.596	2.654	64103	
Auto Sales Agencies	P	55101	4.326	2.009	4.400	55197	
Bazaars - Operated by Insured							
* Minimum Premium \$40	R	08799	0.880	0.586	2.933	08799	
Beer, Ale, or Malt Mfg.	P	41900	4.913	1.892	8.565	65702	
Beverage Distributor	P	06398	3.065	1.422	7.978	65702	
Boat Storage	R	55600	3.138	1.746	1.100	55699	
Boat Yards	R	44503	1.510	0.836	4.033	44599	
Boiler Installation or Repair **	P	53102	6.555	2.522	5.866	53194	
Bookbinding	P	44001	0.660	0.440	0.498	44099	
Bottling	P	41902	2.566	1.422	4.400	95900	
Building Material Dealers **	P	56404	2.772	1.540	0.440	66600	

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CLASSIFICATION		SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER	PROD/ COMP OPS CODE
Building Surfaces Cleaning or Renovating	**	P	55700	5.280	2.933	5.866	55799
Butchering		P	42403	0.690	0.382	2.933	42499
Cabinet Makers		P	42903	0.250	0.162	1.100	42998
Cable Installation	**	P	46901	9.429	5.236	1.100	46998
Car Washes		P	55102	4.810	2.669	1.100	55199
Car Washes - Self Service		R	55800	1.584	0.880	1.100	55899
Carpentry NOC	**	P	46800	2.640	1.760	1.408	67100
Carpet Cleaner - Customers Premises	**	P	58102	2.801	1.554	2.537	67900
Carpet - Linoleum Installation	**	P	52803	2.640	1.466	1.100	83502
Carpet Or Rug Mfg.		P	44104	0.294	0.162	0.630	83501
Caterers Attach Endorsement GL-878		P	67300	2.346	1.306	1.306	67300
Ceramics Mfg.		P	43001	0.294	0.190	0.894	43099
Cloth, Printing		P	44106	0.410	0.190	1.466	44196
Clothing Mfg.		P	44107	0.410	0.190	0.734	68100
Communication Equipment Installation	**	P	53104	4.825	2.684	2.009	92800
Concrete Construction	**	P	40102	10.501	4.884	2.933	68800
Concrete Prod. Mfg.	**	P	69000	1.452	0.968	3.813	69000
Contractors - NOC		P	46800	3.960	2.200	2.566	31799
Dairy Product Mfg.	**	P	42500	0.880	0.410	1.026	90100
Dental Laboratories	**	P	43203	0.162	0.088	0.806	81000

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CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER	PROD/ COMP OPS CODE
Drapery Mfg. **	P	44124	0.176	0.118	0.440	44197
Driveway Construction or Repair **	P	40202	4.957	2.302	1.100	40299
Dry Wall Installation **	P	52802	1.950	1.086	0.880	52899
Electrical Apparatus **	P	53104	4.884	1.877	1.862	53196
Electrician **	P	52502	1.526	1.012	1.716	52598
Fabrication - Metal Products **	P	40900	2.244	1.042	2.933	40999
Farm Machinery Dealer **	P	56405	3.285	1.526	5.133	43198
Farm Machinery Erection and Repair **	P	47801	6.599	3.666	3.226	47899
Fence Erection **	P	53202	5.734	3.182	2.361	82800
Floor Sanding **	P	52803	1.950	1.086	0.880	46999
Floor Waxing **	P	46902	22.452	8.638	4.400	46997
Florist - Cultivating or Gardening - Store Operations should be Separately Rated	R	58300	0.910	0.426	1.100	57299
Food Product Mfg. **	P	42105	1.144	0.440	2.933	84000
Funeral Directors - Including Products and Completed Operations	P	57000	2.493	1.158	INCL	
Furniture Mfg. **	P	42900	0.308	0.206	1.422	84600
Furniture Stripping **	P	58102	0.366	0.206	2.009	58198
Furniture Upholstering **	P	58103	1.950	1.086	1.070	97200
Furs or Pelts Processing	P	43803	0.660	0.366	0.366	44198

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CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER	PROD/ COMP OPS CODE
Garden and Landscaper **	P	58300	3.006	1.672	2.933	58399
Gasoline Station	P	55103	5.587	2.596	2.933	55198
Glass or Glassware Mfg. **	P	43006	0.806	0.308	0.572	85300
Glaziers **	P	52804	2.009	1.334	0.704	85400
Golf Course - Miniature	R	15698	2.640	1.466	N/A	
Golf Driving Range * Minimum Premium \$60	R	15699	2.640	1.466	N/A	
Golf Mobile - Rented/Leased	E	15099	257.917	119.962	N/A	
House Furnishing Installation ** Including Upholstering	P	58102	2.332	1.086	2.537	87400
House Cleaning **	P	58102	1.584	0.880	1.100	46898
Hide Dealers	P	05799	0.718	0.396	0.440	05799
Ice Dealers	P	56401	3.212	2.141	1.466	56498
Interior Decorator	P	58102	1.950	1.086	1.070	88000
Iron or Metal Decorative **	P	43103	3.960	2.200	1.350	53299
Janitor and Cleaning Service **	P	58102	1.950	1.086	0.982	46899
Laboratories **	P	43203	0.162	0.088	0.954	43299
Laundries and Dry Cleaners	P	58401	0.630	0.294	2.933	06099
Laundries and Dry Cleaner - Self Service Automatic - Including Completed Operations and Products Attach Endorsement GL-238 * Minimum Premium \$75	R	06099	0.630	0.294	1.100	06098

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**PREMISES AND OPERATIONS  
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CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER	PROD/ COMP OPS CODE
Leather Good Mfg. NOC **	P	43300	0.308	0.118	0.440	88600
Machinery Installation **	P	53105	3.505	1.628	2.302	53197
Machinery Equipment ** Dealers - NOC	P	56405	3.285	1.526	4.400	56499
Machine Shops NOC **	P	43116	0.806	0.308	1.862	43199
Mason **	P	40101	2.493	1.658	0.294	89200
Metal Goods NOC **	P	43500	0.498	0.190	1.466	43599
Mobile Home Parks Rentals More Than 1 Month	R	15599	1.848	1.026	0.440	15599
Office Machines NOC ** Including Products and Completed Operations	P	59100	0.880	0.410	INCL	
Painting, Decorating or Paper Hanging **	P	53501	2.434	1.350	0.352	91403
Painting Shop **	P	44406	1.188	0.454	1.510	44499
Pattern Making **	P	42908	0.294	0.190	1.466	42999
Paving/ Blacktopping **	P	46200	3.153	1.466	1.100	96400
Pet Grooming	P	08999	2.200	1.466	1.100	08999
Photo Finishing Labs	P	43212	0.220	0.102	2.933	43298
Photographers Including Products and Completed Operations	R	59300	0.454	0.250	INCL	
Piano Tuning Including Complete Operations	P	59100	1.026	0.572	INCL	
Plastering **	P	54202	2.742	1.526	0.762	92100
Plumbing **	P	52102	2.728	1.818	3.344	92402

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CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER	PROD/ COMP OPS CODE
Plumbing - Domestic NOC **	P	52102	2.728	1.818	3.344	92302
Prefabricated Buildings **	P	44509	3.754	2.082	1.466	92501
Printing - Including Completed Operations and Products	P	44005	0.190	0.102	INCL	
Publishers Including Products and Completed Operations	P	44006	0.132	0.074	INCL	
Real Estate Agent - Including Products and Completed Operations Attach Endorsement GL-126	P	59600	0.660	0.308	INCL	
Roofing **	P	53600	6.937	4.620	2.229	94102
Satellite Systems - Installation Service & Repair **	P	59500	1.584	0.880	0.440	53198
Seed Merchants	P	42107	1.056	0.704	0.734	42199
Service - NOC **	P	59802	2.566	1.422	0.880	53199
Sheet Metal Work **	P	53802	1.980	1.100	0.366	
Siding **	P	53802	1.584	1.056	0.880	95300
Sign Erection **	P	60000	7.919	4.400	1.466	60000
Sign Painting **	P	53501	1.378	0.762	0.762	91402
Small Appliance Repair **	P	52501	1.818	1.012	4.400	52599
Tanneries **	P	43302	0.352	0.162	5.866	43302
Taxidermy **	P	44122	0.250	0.118	1.026	44199
Television and Radio Installation and Repair **	P	59500	0.924	0.514	1.730	92800
Tile, Stone Installation **	P	53902	2.200	1.466	0.440	96700

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CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/ COMP OPER	PROD/ COMP OPS CODE
Upholstering **	P	58102	0.132	0.088	0.792	97200
Veterinarians - Including ** Products and Completed Operations	P	60800	1.510	0.836	INCL	
Warehouse - Cold - Including Products and Completed Operations	R	60900	0.630	0.294	INCL	
Warehouse - Storage - Including Products and Completed Operations	R	61000	0.470	0.220	INCL	
Window Cleaning **	P	61100	0.762	0.514	0.440	61199
Window Lettering **	P	58101	0.762	0.514	0.440	58199

\*\* Class not eligible for GL-200.

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**SPECIAL NEW YORK CITY RATES -**

Territory 01                      Apartments, Tenement, Boarding or Rooming Houses not Apartment Hotel- This is an NOC Classification

County	With Elevator without Mercantile	With Elevator with Mercantile	Without Elevator without Mercantile	Without Elevator with Mercantile
	02011	02012	02013	02014
Bronx	6.86	7.79	10.91	11.85
Kings (Brooklyn)	5.29	6.54	9.66	11.22
New York	4.68	5.92	11.22	13.40
Queens	5.29	5.29	7.17	9.03
Richmond (TERR 10)	4.37	4.37	5.62	5.62
PREMISES LIABILITY	Bronx	Kings	New York	Queens
1 Family -	01001	44	44	44
2 Family -	01005	65	65	65
3 Family -	01009	119	119	119
4 Family -	01013	138	138	138

With permitted Office Professional,  
Private School or Studio                      add \$9.33 to above

**ADDITIONAL RESIDENCE RENTED TO OTHERS**

Refer to Dwelling Classifications

**ADDITIONAL RESIDENCE PREMISES - RENTED TO OTHERS**

Refer to appropriate classifications

**ASSAULT & BATTERY EXCLUSION (UA-506)**

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**COMMERCIAL LIABILITY COVERAGE (GL-100)**

Charge for the following:

Premises/Operations - CL-600 (only)  
Owners & Contractors Protective (if any)  
Products/Completed Operations

All of the above are multiplied by the appropriate increased limits or factors.

**COMMERCIAL LIABILITY COVERAGE (BROAD FORM COVERAGE) (GL-200)**

Charge for the following:

Premises/Operations  
Premises Medical Payments (if over \$1,000)  
Owners & Contractors Protective (if any)  
Products/Completed Operations  
Fire Damage Legal (if over \$50,000)  
Host Liquor Legal (if any)  
Personal Injury

All of the above are multiplied by the appropriate increased limits or factors.

Then apply a surcharge of 5% to the liability premium excluding medical payments premium (if any).

**DRUGGIST (Code 36500) (GL-118)**

Charge in addition to other general liability classifications.

Limits of Liability	Rate per \$1,000 of Receipts	* Minimum Premium per Store
Each Claim / Aggregate		
25,000 / 25,000	0.70	25.00
50,000 / 50,000	0.75	27.00
100,000 / 100,000	0.79	28.00
200,000 / 200,000	0.94	33.00
250,000 / 250,000	0.98	35.00
300,000 / 300,000	1.03	36.00
500,000 / 500,000	1.19	42.00
1,000,000 / 1,000,000	1.47	52.00

\* Minimum premium for Druggists Liability applies in addition to other standard or special minimum premiums.

Minimum Premium - \$25.00 per location

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**EMPLOYEES' NON-OWNERSHIP AUTOMOBILE (GL-122A)**

Charge in addition to other general liability classifications.

Limit of Liability	Premium
Each Accident	
25,000	47
50,000	55
100,000	59
200,000	65
250,000	67
300,000	68
500,000	76
1,000,000	88

**EXCLUSION - COMPLETED OPERATIONS (GL-848)**

This endorsement excludes Completed Operations from the Products/Completed Operations Hazard.

Charge 50% of the Products/Completed Operations premium.

**EXCLUSION - NAMED INSUREDS PRODUCTS (GL-849 or GL-878)**

This endorsement excludes the Named Insureds Products from the products hazard. Coverage is provided for Completed Operations.

Charge 50% of the Products/Completed Operations premium.

**EXCLUSION - PRODUCTS/COMPLETED OPERATIONS HAZARD (GL-878 and GL-848)**

This endorsement excludes Products and Completed Operations from the policy.

Do not make charge for Products and Completed Operations.

**FIRE DAMAGE LEGAL LIABILITY**

LIMIT	PREMIUM
\$100,000	33
250,000	124
500,000	248

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\* LIQUOR LEGAL LIABILITY (UFL-1) (Code 50011)

**RESTAURANTS**

Charge in addition to other general liability classifications.

Limits of Liability Each Claim/Each Common Cause	Rate per \$100 of Receipts* 5 Boroughs/ Suffolk/Nassau	Minimum Premium per Upstate	Location
100,000 / 100,000	1.144	1.246	300
300,000 / 300,000	1.760	1.980	500
500,000 / 500,000	1.892	2.112	600
1,000,000 / 1,000,000	2.097	2.317	700

\* Minimum premium for Liquor Legal Liability applies in addition to other standard or special minimum premiums.

\* Package Modifier and/or other modifications do not apply to Liquor rates.

\* Minimum Retained Premium of \$150 applies per policy.

**FUNERAL DIRECTORS (Code 50012)**

Charge in addition to other general liability classifications.

Limit of Liability Each Claim / Aggregate	Rate per Body First 100	Over 100	* Minimum Premiums
25,000 / 25,000	0.73	0.59	35.00
50,000 / 50,000	0.85	0.67	41.00
100,000 / 100,000	0.92	0.73	44.00
200,000 / 200,000	1.03	0.82	49.00
250,000 / 250,000	1.06	0.85	50.00
300,000 / 300,000	1.09	0.87	51.00
500,000 / 500,000	1.20	0.95	57.00
1,000,000 / 1,000,000	1.38	1.10	66.00

\* Minimum premium for Funeral Directors Coverage applies in addition to other standard or special minimum premiums.

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**OWNERS OR CONTRACTORS PROTECTIVE (GL-300) \***

Covers contingent liability arising from operations performed on insured's behalf by independent contractors.  
i.e. Failure to select competent independent contractor and/or failure to adequately supervise work of independent contractors.

	Sym	Code	TERRITORIES	
			01	02-19
Construction Operations - Contractor	TC	16001	0.39	0.14
Construction Operations - Owners - NOC	TC	16002	0.26	0.12

\* See Rules page 18, (5.10)

**PERSONAL INJURY LIABILITY**

Apply a 2 1/2% surcharge to the liability premium excluding medical payments premium (if any).

**WATER DAMAGE EXCLUSION - NEW YORK CITY ONLY - (GL-228)**

	Credit
Apartment or Tenement Houses	2.50 per apartment
Hotels & Apartment Hotels	0.50 per room
Office in Apartment House	4.00 per office
Office in other building	8.00 per office
Store in Apartment House	18.00 per store
Store in other building	36.00 per store
Other occupancy in Apartment House	5.00 per occupancy
Other occupancy in other building	10.00 per occupancy

\* Do not multiply credit by increased limits factor.



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**LIABILITY**

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**INTRODUCTION**

This Manual contains advisory rules and rating information that apply to the Commercial Liability Program. Rules, rates, forms and endorsements in effect for the Company apply in instances not provided for by this Manual.

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**RULE 1 DESCRIPTION OF MANUAL**

This manual provides additional commercial liability classifications and rating information for less common exposures that are not included in the Commercial Liability Manual.

**RULE 2 INDIVIDUAL STATE FILING REQUIREMENTS**

Companies may be required to take individual filing action to use this manual. AAIS will inform companies on a state-by-state basis of the state filing requirements. Refer to the **AAIS STATE FILINGS GUIDE** for more information.

**No Filing Requirements** - Generally, in states where the Guide (a) manual is not required to be filed, companies should use the rating information in this manual as a guide when developing rates.

**Filing Requirements** - In states that require the Guide (a) manual to be filed, companies should use the rating information in this manual without modification other than a company loss cost multiplier. Any deviations or modifications must be filed with the appropriate department of insurance. Refer to the manual revision page to determine the filing status of this manual in each state.

**RULE 3 PERSONAL AND ADVERTISING INJURY LIABILITY COVERAGE**

GL-100 and GL-600 - Forms GL-100 and GL-600 do not include Personal and Advertising Injury Liability Coverage. Coverage for personal and advertising injury liability can be added to forms GL-100 and GL-600 by attaching the GL-904 Personal and Advertising Injury Liability Coverage.

The rating information in this manual and the Commercial Liability Manual does not contemplate this coverage. Companies may apply a surcharge of 0% - 5% to the policy premium.

GL-200 - Form GL-200 includes coverage for Personal and Advertising Injury Liability. The rating information in the Commercial Liability Manual does not contemplate this coverage. To modify the rates in the Commercial Liability Manual in consideration for this coverage, see the **AAIS COMMERCIAL LIABILITY RATING SUPPLEMENT**.

**RULE 4 CONTRACTUAL LIABILITY COVERAGE**

GL-100 and GL-600 -Forms GL-100 and GL-600 do not include broad form Contractual Liability Coverage. Coverage for broad form contractual liability can be added to forms GL-100 and GL-600 by attaching the GL-902 Contractual Liability Coverage.

The rating information in this manual and the Commercial Liability Manual do not contemplate this coverage. Companies should apply a surcharge of 0% - 5% to the policy premium.

GL-200 - Form GL-200 includes coverage for broad form Contractual Liability. The rating information in the Commercial Liability Manual does not contemplate this coverage. To modify the rates in the Commercial Liability Manual in consideration for this coverage, see the **AAIS COMMERCIAL LIABILITY RATING SUPPLEMENT**.

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**RULE 5 ELEVATOR OR ESCALATOR INSPECTION CHARGE**

At the option of the company, a charge may be made for legally required inspections.

Elevator - Apply a flat charge of \$45 for the first elevator and \$30 for each additional elevator, for legally required inspections at a given location per elevator per inspection, made by or for the company.

These charges are subject to the premium discount rules and to adjustment on cancellation by the insured. They are not subject to experience or retrospective rating, to deductible or term discounts, or to adjustment for increased limits.

Escalator - Apply a flat charge of \$30 for the first landing and \$12 for each additional landing, for legally required inspections at a given location per landing per inspection, made by or for the company.

These charges are subject to the premium discount rules and to adjustment on cancellation by the insured. They are not subject to experience or retrospective rating, to deductible or term discounts, or to adjustment for increased limits.

**RULE 6 FIRE LEGAL LIABILITY - INCREASED LIMITS**

The Coverage O Limit may be increased at the additional premium charge shown below. Show the limit on the declarations.

LIMIT	PREMIUM
\$100,000	\$25
250,000	93
500,000	186

**RULE 7 Reserved For Future Use**

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**RULE 8 PREMIUM DETERMINATION**

**8.1 Converting Split Limit Rating Information to Combined Single Limit Rating Information**

The rating information in this manual and the Commercial Liability Manual is shown for combined single limits (CSL). For some options, it is necessary to begin the premium determination process by using split limit rating information as a base, perform the necessary rating steps, and then convert to combined single limit rating information as a final step.

Follow the steps below to convert split limit rating information into combined single limit rating information:

**Bodily Injury**

- Step 1 Multiply the bodily injury rating information at the basic limit of \$25,000 by the appropriate bodily injury increased limit factor.
- Step 2 Multiply the increased limit bodily injury rating information developed in Step 1 by the applicable combined single limit (CSL) discount factor.
- Step 3 Multiply the result of Step 2 by the applicable aggregate limit credit factor to arrive at the fully developed bodily injury rate.

**Property Damage**

- Step 4 Multiply the property damage rating information at the basic limit of \$5,000 by the appropriate property damage increased limit factor.
- Step 5 Multiply the increased limit property damage rating information developed in Step 4 by the applicable combined single limit (CSL) discount factor.
- Step 6 Multiply the result of Step 5 by the applicable aggregate limit credit factor to arrive at the fully developed property damage rate.

**Final Step**

- Step 7 Add the fully developed bodily injury and property damage rates together to arrive at the fully developed CSL rate.

Continue computing the premium using Steps 3-10 in Rule 4 Premium Determination in the Commercial Liability Manual.

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**8.2 Increased Limit Factors**

PREMISES LIMITS PER OCCURRENCE (000 OMITTED)							
TABLE A				TABLE B			
BI	FACTOR	PD	FACTOR	BI	FACTOR	PD	FACTOR
25	1.00	5	1.00	25	1.00	5	1.00
50	1.20	10	1.36	50	1.15	10	1.36
100	1.41	25	1.64	100	1.28	25	1.64
200	1.60	50	2.04	200	1.36	50	2.04
250	1.69	100	2.40	250	1.40	100	2.40
300	1.78	300	3.20	300	1.44	300	3.20
500	1.99	500	4.00	500	1.50	500	4.00
1000	2.35	1000	4.54	1000	1.59	1000	4.54

PREMISES AND OPERATIONS LIMITS PER OCCURRENCE (000 OMITTED)							
TABLE A				TABLE B			
BI	FACTOR	PD	FACTOR	BI	FACTOR	PD	FACTOR
25	1.00	5	1.00	25	1.00	5	1.00
50	1.56	10	1.23	50	1.29	10	1.23
100	1.87	25	1.40	100	1.52	25	1.40
200	2.29	50	1.65	200	1.76	50	1.65
250	2.46	100	1.88	250	1.87	100	1.88
300	2.62	300	2.48	300	1.98	300	2.48
500	3.16	500	2.88	500	2.21	500	2.88
1000	4.15	1000	3.25	1000	2.71	1000	3.25

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**8.2 Increased Limit Factors (cont.)**

PRODUCTS/COMPLETED WORK LIMITS PER OCCURRENCE OMITTED)								
TABLE A				TABLE B				
BI	FACTOR	PD	FACTOR	BI	FACTOR	PD	FACTOR	
25	1.00	5	1.84	25	1.00	5	1.84	
50	1.09	10	2.44	50	1.08	10	2.44	
100	1.32	25	3.04	100	1.31	25	3.04	
200	2.11	50	3.46	200	1.62	50	3.46	
250	2.43	100	3.88	250	1.72	100	3.88	
300	2.74	300	5.05	300	1.81	300	5.05	
500	3.70	500	5.86	500	2.05	500	5.86	
1000	5.33	1000	6.40	1000	2.40	1000	6.40	
2000	6.72	2000	8.06	2000	3.02	2000	8.06	
3000	7.67	3000	9.22	3000	3.46	3000	9.22	

OWNERS, AND CONTRACTORS PROTECTIVE LIMITS PER OCCURRENCE (000 OMITTED)			
BI	FACTOR	PD	FACTOR
25	1.00	5	1.35
50	1.25	25	1.85
100	1.44	50	2.03
200	1.66	100	2.20
250	1.75	250	2.60
300	1.84	300	2.70
500	2.04	500	3.03
1000	2.47	1000	3.25

Refer to the classification sections of this manual or the Commercial Liability Manual to determine the Table A or Table B assignments for each classification.

The increased limit factors for each occurrence limits over \$1,000,000 are shown in the Premises, Premises and Operations, Products/Completed Work, and Owners and Contractors Protective sections of this manual.

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**8.3 Combined Single Limit Discount Factor**

COMBINED SINGLE LIMIT	FACTOR
\$25,000	0.97
50,000	0.975
100,000 and over	0.98

**8.4 Aggregate Limit Credit Factor**

Divide the aggregate limit by the occurrence limit and round to the nearest whole number to arrive at the "aggregate/occurrence multiple".

AGGREGATE/OCCURRENCE MULTIPLE	FACTOR
1	0.94
2	0.95
3	0.96
4	0.97
5	0.98
6,7	0.985
8, 9	0.9975
10	1.00

**RULE 9 MINIMUM PREMIUMS**

Some of the classifications in this manual may have minimum premiums that differ from those in the Commercial Liability Manual. Refer to the company for minimum premium information.

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**RULE 10 PREMISES - Reserved For Future Use**

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**RULE 10.2 Deductibles**

A deductible provision may be added to the forms GLA 00, GL-200, and GL-600 by attaching endorsement GL-222. The deductible discounts shown below apply to the basic limit rates. The premium charges for increased limits must be based on full coverage rates. To calculate the deductible discount, follow these steps:

- Step 1 For the applicable classification(s); multiply the bodily injury deductible discount amount shown in the table by the number of units of exposure.
- Step 2 For the applicable classification(s), multiply the property damage deductible discount amount shown in the table by the number of units of exposure.
- Step 3 Add the results of Steps 1 and 2.
- Step 4 Subtract the sum determined in Step 3 from the combined single limit premium as developed from the Premium Determination Rule in this manual or the Commercial Liability Manual.

Deductible	Bodily Injury		Property Damage Per Claim or: Occurrence
	Per Claim	Per Occurrence	
\$100	-	-	\$0.04
200	-	-	0.07
250	0.04	0.03	0.08
500	0.06	0.05	0.14
750	0.09	0.08	0.17
1000	0.11	0.09	0.19
2,000	0.17	0.15	0.26
3000	0.20	0.18	0.28
4,000	0.23	0.21	0.30
5,000	0.24	0.23	0.32
10000	0.28	0.27	-
15,000	0.30	0.30	-
20000	0.31	0.31	-
25,000	0.32	0.32	-

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**RULE 10.3**

**Medical Payments - Increased Hazard**

The rating information in the Commercial Liability Manual reflects the medical payments exposure for average risks. An additional medical payments charge may be made when an increased medical payments hazard is present. Attach endorsement GL-840 to provide medical payments coverage for club members, hotel/motel guests, students, campers, patients, and/or inmates. Refer to the company for the additional charges for patients and inmates.

The additional premium charges are shown as either flat charges or as percentages. If shown as a percentage, follow these steps to calculate the medical payments premium:

- Step 1 Determine the applicable classification(s) and medical payments per person limit.
- Step 2 Multiply the percentage shown below for the applicable per person limit by the bodily injury basic limit rate at \$25,000 for the applicable classification.
- Step 3 Modify the rate determined in Step 2 to reflect experience rating modifications, higher aggregate limits, or similar features.
- Step 4 Multiply the rate determined in Step 3 by the number of units of exposure.
- Step 5 If appropriate, modify the premium to reflect coverage options.
- Step 6 Add the premium to the total policy premium determined from the Commercial Liability Manual.

Per Person Limit	1,000	2,000	3,000	4,000	5,000
Boats - outboard - 25-50 HP	6.00	8.60	11.07	13.73	16.33
Boats - outboard - over 50 HP	7.73	10.33	12.87	15.47	18.00
Camps, including athletic activities	10.20	12.80	15.40	17.93	20.53
Schools (per pupil)	2.93	5.47	8.07	10.67	13.20

Per Person Limit	1,000	2,000	3,000	4,000	5,000
Boats – NOC	37%	41%	44%	46%	47%
Churches	62%	69%	74%	76%	78%
Clubs, Hotels, Recreational Premises, Tourist Courts - excluding athletic activities	62%	69%	74%	76%	78%
Clubs, Hotels, Recreational Premises, Tourist Courts - including athletic activities	63%	72%	77%	80%	81%

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**PREMISES CLASSIFICATIONS**

Classifications in the Premises Guide (a) section are divided into two groups:

- Group I: The first group of classifications is subject to statistical coding, and advisory loss costs have been established according to industry characteristics.
- Group II: Generally, the second group of classifications use the same rate codes as the Premises section of the Commercial Liability Manual. Multiply the percentage shown by the rating information for the applicable classification to rate. Some classifications may be assigned separate codes for statistical purposes.

If there is no classification that adequately describes an exposure within this manual or the Premises section of the Commercial Liability Manual, use rate code 39999 for statistical purposes. Classification description and rating for such risks are left to company discretion.

Table A increased limit factors apply to these codes:

30025	30085	30140	30180	30255	30320	30375	30470
30035	30101	30155	30215	30305	30325	30415	30475
30050	30110	30160	30220	30310	30335	30430	30480
30060	30135	30170	30230	30315	30350	30445	

Table B applies to all other codes.

<b>Stat Code</b>	<b>Classification</b>	<b>Rating Basis</b>
<b>(a) GROUP 1</b>		
30030	<b>Auction Sales - not commercial -- on premises not owned or operated by the insured.....</b>	<b>each</b>
	This classification is applicable to auction sales conducted by clubs, churches and similar organizations,	
30040	<b>Benches - street .....</b>	<b>each</b>
30070	<b>Bus Shelters - not owned by bus, company .....</b>	<b>each</b>
30095	<b>Christmas Tree Lots - open air .....</b>	<b>each</b>
	These premiums are fully earned at inception.	

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**PREMISES CLASSIFICATIONS**

Stat Code	Classification	Rating Basis
30101	<b>Clubs - athletic sports, games or contests away from club premises</b>  Contact sports such as baseball, basketball, boxing, football, hockey, soccer and softball ..... per game  Other than contact sports ..... per game  This classification is available only when concurrent liability insurance for the insured's premises hazard is carried by the same company.  Attach Endorsement GL-867 Clubs.	
30145	<b>Display Booths - with moving equipment on display</b> ..... each	
30210	<b>Food Sales - not commercial - on premises not owned or operated by the insured</b> ..... each  This classification is applicable to food sales conducted by clubs, churches, and similar organizations.	
30245	<b>Land – NOC</b> ..... frontage	
30360	<b>Radio and TV Towers - away from Insured's premises</b> ..... flat charge  <b>Real Estate Development Property</b> The rates apply per location. <b>No. of Acres:</b>	
30370	First 10..... flat charge	
30371	Next 15..... flat charge	
30372	Next 25..... flat charge	
30373	Next 25..... flat charge	
30374	Next 125..... flat charge	
30376	Next 300..... flat charge	
30377	Next 500 .....	flat charge
30379	Over 1000..... flat charge	
	<b>Additional Charges: (fully earned at inception):</b>	
30385	<b>Recording Studios</b> ..... area	
30040	<b>Street Benches</b> ..... each	
30485	<b>Voting Machines</b> ..... each	
30490	<b>Voting Places - including voting machines</b> ..... per location	

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RATE CODE	BASIC BI	LIMITS 25 PD 5	COMBINED SINGLE LIMITS (000 OMITTED)							
			25	50	100	200	250	300	500	1000
30030	21.46	8.05	33.50	39.98	45.26	51.90	54.46	57.01	63.47	73.71
30040	0.53	0.11	0.68	0.83	0.93	1.08	1.13	1.19	1.32	1.56
30070	6.71	2.68	10.76	12.81	14.49	16.61	17.42	18.24	20.30	23.54
30095	53.66	5.37	58.59	72.22	82.93	95.42	100.42	105.42	117.05	139.64
30101	2.15	0.11	2.16	2.69	3.09	3.57	3.76	3.95	4.37	5.27
30145	25.76	2.68	28.30	34.86	40.02	46.05	48.46	50.86	56.49	67.35
30210	6.65	2.68	10.71	12.75	14.41	16.53	17.33	18.14	20.21	23.42
30245	0.27	0.03	0.28	0.35	0.40	0.47	0.49	0.52	0.57	0.68
30360	53.66	10.73	67.74	82.31	93.92	107.91	113.40	118.91	132.19	155.88
30370	8.05	1.08	9.25	11.33	12.99	14.93	15.72	16.49	18.32	21.76
30371	4.29	0.53	4.87	5.99	6.85	7.88	8.29	8.71	9.67	11.49
30372	2.41	0.27	2.68	3.31	3.79	4.36	4.59	4.81	5.35	6.36
30373	1.35	0.13	1.47	1.80	2.08	2.39	2.51	2.64	2.93	3.49
30374	0.80	0.05	0.84	1.03	1.19	1.37	1.44	1.52	1.68	2.01
30376	0.53	0.03	0.55	0.67	0.77	0.89	0.93	0.99	1.09	1.32
30377	0.32	0.01	0.32	0.39	0.45	0.52	0.55	0.57	0.64	0.77
30379	*	*	*	*	*	*	*	*	*	*
30385	7.19	0.01	6.65	8.35	9.67	11.15	11.75	12.36	13.69	16.57
30485	0.27	0.03	0.28	0.35	0.40	0.47	0.49	0.52	0.57	0.68
30490	6.44	1.35	8.23	9.97	11.39	13.08	13.75	14.40	16.01	18.86

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**RULE 11 PREMISES AND OPERATIONS - Reserved For Future Use**

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**RULE 11.2 Deductibles**

A deductible provision may be added to the forms GL-100, GL-200, and GL-600 by attaching endorsement GL-222. The deductible discounts shown below apply to the basic limit rates. The premium charges for increased limits must be based on full coverage rates. To calculate the deductible discount, follow these steps:

- Step 1 For the applicable classification(s), multiply the bodily injury deductible discount amount shown in the table by the number of units of exposure.
- Step 2 For the applicable classification(s), multiply the property damage deductible discount amount shown in the table by the number of units of exposure.
- Step 3 Add the results of Steps 1 and 2.
- Step 4 Subtract the sum determined in Step 3 from the combined single limit premium as developed from the Premium Determination Rule in this manual or the Commercial Liability Manual.

Deductible	Bodily Injury		Property Damage		
	Per Claim	Per Occurrence	Group 1		Group 2
			Per Claim	Per Occurrence	Per Claim or Occurrence
\$100	-	-	\$0.03	0.03	0.03
200	-	-	0.06	0.05	0.06
250	0.02	0.01	0.08	0.06	0.08
500	0.03	0.03	0.13	0.11	0.13
750	0.05	0.03	0.16	0.15	0.16
1000	0.06	0.05	0.19	0.17	0.19
2000	0.10	0.08	0.25	0.24	0.25
3,000	0.14	0.11	0.28	0.28	0.28
4,000	0.16	0.14	0.30	0.30	0.30
5000	0.18	0.15	0.32	0.32	0.32
10,000	0.24	0.23	-	-	-
15,000	0.28	0.27	-	-	-
20,000	0.30	0.30	-	-	-
25,000	0.32	0.32	-	-	-

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**RULE 11.2 Deductibles (cont.)**

Group 1 applies to all classifications to which the symbols "e", "x", or "xc" apply when coverage is written to include blowout or cratering of gas or oil wells hazard or the blasting, explosion or collapse hazards. Group 1 also applies to the following classifications: 455, 551, 554, 557, 574, 588, 607, and 612.

Group 2 applies to all other classifications.

**RULE 11.3 Property Damage Deductibles for Painting Classifications**

The Commercial Liability Program rates for classifications 52003, 52202, and 53501 contemplate a \$50 per claim property damage liability deductible with respect to paint emanating from any spray painting apparatus. To modify this deductible, follow the steps below. Attach endorsement GL-222.

**Step 1** Multiply the deductible factor shown below by the property damage rate (as described in Rule

**Step 2** Add the bodily injury rate calculated in Rule 8 to the result of Step 1 to arrive at the combined single limit (CSL) rate.

Deductibles		Factor
Brush Painting	Spray Painting	
\$0	\$0	1.50
0	25	1.15
0	50	1.00
0	100	0.90
25	25	1.10
25	50	0.95
50	50	0.90
50	100	0.85
75	75	0.85
100	100	0.80
200	200	0.70
250	250	0.65
500	500	0.60

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**RULE 11.4 XCU**

A classification code followed by one or more of the following symbols indicates that the risk may be exposed to additional hazards. The XCU increment rating information shown in this manual may be used to reflect the increased hazard.

**"c"**    **Collapse Hazard** - This includes structural property damage and any resulting damage to other property. Structural property damage means the collapse of or structural injury to a building or structure due to:

- (1)    grading of land, excavating, burrowing, filling, back-filling, tunneling, pile driving, cofferdam work, or caisson work; or
- (2)    moving, shoring, underpinning, raising, or demolition of a building or structure or removal or rebuilding of a structural support thereof.

**"u"**    **Underground Property Damage Hazard** -This includes underground property damage and any resulting damage to other property. Underground property damage means property damage to wires, conduits, pipes, mains, sewers, tanks, tunnels, similar property and apparatus used with such property:

- (1)    beneath the surface of the ground or water; and
- (2)    caused by and occurring during the use of mechanical equipment used for grading of land, paving, excavating, drilling, burrowing, filling, back-filling, or pile driving.

**"x"**    **Explosion Hazard**-This includes property damage which is a result of blasting or explosion. This does not include property damage which is the result of the explosion of air or steam vessels, piping under pressure, prime movers, machinery, or power transmitting equipment.

Follow these steps to rate when "x", "c", or "u" is indicated in the Premises and Operations classification section of this manual or the Commercial Liability Manual:

**Step 1** Determine if the applicable classification: have an XCU exposure.

**Step 2** Add the XCU increment to the basic limit property damage rate at \$5000.

**Step 3** Multiply the sum in Step 2 by the appropriate property damage increased limit factor, CSL discount factor, and aggregate limit credit factor to arrive at the fully developed property damage rate.

**Step 4** Add the result to the bodily injury rate determined in Rule 8 to arrive at the CSL rate.

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**XCU INCREMENTS**

The following classifications are listed in numerical order according to the Rate Code/Sub Code structure for the same classifications found in the Premises and Operations section of the Commercial Liability Manual.

Code	Classification	x/c	Increments u
45602	Excavation – NOC	2.23	0.52
52102	Plumbing – NOC	-	0.11
57800	Grading of Land – NOC	1.08	0.25
58300	Landscape Gardening - Including completed work	1.08	0.25

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**PREMISES AND OPERATIONS CLASSIFICATIONS**

Following are the Premises and Operations Guide (a) classifications.

Risks for which no adequate classification is described either within this guide or within the M&C manual are to be assigned a statistical code of 39999. Classification description and rating for such risks are left to company discretion.

Table A factors apply to the following codes:

31020	31045	31075	31080
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Table B applies to all other codes.

<b>Stat Code</b>	<b>Rating Classification</b>	<b>Basis</b>
<b>31100</b>	<b>Water Damage Legal Liability - reinstatement of "Water Damage" exclusion for all Premises and Operations risks</b> Apply a 1% to 5% reduction to the property damage liability rate.  Attach endorsement GL-228 Exclusion - Water Damage.	

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**PREMISES AND OPERATIONS**

RATE CODE	BASIC LIMITS		COMBINED SINGLE LIMITS (000 OMITTED)							
	BI 25	PD 5	25	50	100	200	250	300	500	1000
31100	*	*	*	*	*	*	*	*	*	*

\* Refer to company.

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**RULE 12 PRODUCTS AND COMPLETED WORK - Reserved For Future Use**

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**PRODUCTS/COMPLETED WORK CLASSIFICATIONS**

<b><u>Stat Code</u></b>	<b><u>Classification</u></b>	<b><u>Rating Basis</u></b>
34177	Christmas Tree Lots -open air .....	.sales

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**PRODUCTS/COMPLETED WORK**

RATE CODE	BASIC BI 25	LIMITS PD 5	COMBINED SINGLE LIMITS (000 OMITTED)							
			25	50	100	200	250	300	500	1000
34199	0.16	0.05	0.24	0.29	0.32	0.37	0.39	0.41	0.45	0.53

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**RULE 13 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY**

**RULE 13.1 Reserved For Future Use**

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**COMMERCIAL**

**LIABILITY**

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**RULE 1 GL-200 COMMERCIAL LIABILITY COVERAGE (Broad Form Coverage)**

Form GL-200 Commercial Liability Coverage (Broad Form Coverages) provides coverage for Personal and Advertising Injury Liability and broad form Contractual Liability. The rating information in the Commercial Liability Manual does not contemplate these coverages. When form GL-200 is used, increase the rating information shown in the Commercial Liability Manual or the Guide (a) Manual by 5%.

Coverage P - Personal and Advertising Injury Liability may be deleted from the GL-200 by attaching endorsement GL-905 and decreasing the rating information by 2.5%

Broad form Contractual Liability Coverage may be replaced by Incidental Contractual Liability Coverage by attaching endorsement GL-903 and decreasing the rating information by 2.5%

**RULE 2 RESERVE FOR FUTURE USE.**

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**RULE 3 COVERAGE E - EMPLOYEE BENEFITS LIABILITY COVERAGE**