

GENERAL LIABILITY PROGRAM

**Designed Specifically for Agents
of**



May 1997

**SMIC
4/19**

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GENERAL LIABILITY MANUAL

1. ELIGIBILITY:

Advisory General Liability Rates and Rules for eligible classes are listed on classification and rate pages.

MANUAL SECTIONS INCLUDE:

Beauty or Barber Shop Liability

Business General Liability

Business General Liability - Extra Coverage

Clergyperson Professional Liability

Druggists' Liability

Fire Damage Legal Liability

Lead Coverage

Liquor Legal Liability

Manufacturers' and Contractors'

Morticians' or Cemetery

Owners' and Contractors' Protective

Owners', Landlords' and Tenants' (Premises and Operations)

Personal Injury Liability

Personal Liability

Products & Completed Operations

Storekeepers' Liability

2. BASIC POLICY COVERAGE AND LIMITS OF LIABILITY:

The General Liability policy provides coverage and minimum limits as follows:

Coverage L -	Minimum Limit
Bodily Injury	\$25,000
Property Damage	5,000

MANDATORY FORMS - The following forms are mandatory for the programs shown:

(*) Indicates Aggregate Limit to be used on Declarations Page

GENERAL LIABILITY COVERAGE SECTION	MANDATORY FORMS	RECOMMENDED OPTIONAL FORMS
Business General Liability	* LS-5 & LS-10	LS-5S
Business General Liability-Extra Cov	* LS-6 & LS-10	LS-5S
Habitational Exposures (Classifications beginning with 01, risk constructed prior to 1980 without proof of remediation.)	LS-59 FL-59	
Manufacturers' and Contractors' Owners' & Contractors' Protective	* LS-3 LS-8	LS-3S
Personal Liability CPL FCPL		FL-CPL FL-FCPL
Premises and Operations (OL&T) Attach LS-16D to exclude PRODUCTS COV. when FOOD OR BEVERAGES are CONSUMED ON PREMISES.	LS-1	LS-1S
Premises and Operations (OL&T) (1-4 family dwelling)		FL-OLT
Premises and Operations (FARM)		FL-OLT-F
Storekeepers' Liability	* LS-4 & LS-10	LS-1S

MANDATORY FORMS - The following forms are mandatory for all policies:

Discrimination Clarification	LS-88
Employment Practices Exclusion	LS-93
Exclusion (Asbestos, Dioxin or Polychlorinated Biphenols)	LS-87
Exclusion of Known Loss or Damage	LS-85

When the following coverages are provided, use the appropriate General Liability Coverage Section and forms shown below:

Barber or Beauty Shop Liability	* LS-44
Clergyperson Professional Liability.	* LS-45
Druggists Liability	* LS-47
Fire Damage Legal Liability	LS-48
Liquor Legal	* LS-34
Morticians' or Cemetery	* LS-46
Personal Injury	LS-49
Products / Completed Operations	
No Food or Beverages for Consumption on Premises (LS-1 or LS-3)	* LS-43
Food or Beverages for Consumption on Premises (LS-1 or LS-3)	* LS-42
Food or Beverages for Consumption on Premises (LS-5 or LS-6)	* LS-42A

3. GENERAL RULES:

3-a BASIS OF PREMIUM -

The basis of premium is the unit of exposure used to determine the premium.

The symbol indicating the basis of premium is shown on the rate pages with the Classification and Code Number.

The following Symbols appear on the classification and rate pages.

These symbols indicate the basis of premium used to calculate the premium.

OL&T M&C SKL

Symbol Basis of Premium

AC	Acre	means total number of acres.
A	Area	<p>means the square footage of floor space for entire building, excluding the following:</p> <ul style="list-style-type: none">Basements (unless open to the public)Mezzanine floor openingsPrivate residences (charge as apartment)Areas used by concessionaire's, subtenant's or tenant's if areas are physically separated.Portions of floors on which 50% or more of the area is used for:<ul style="list-style-type: none">a) storage in connection with building maintenanceb) machinery & equipment pertaining to the service of the building

Building owners measure building area using square footage outside the outer building walls. Tenants measure building area using square footage of leased space.

Rates apply per 100 square feet of area.

AD	Admissions	means per 100 of persons admitted to event.
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F	Frontage	means total number of linear feet of property abutting street. Rates apply per linear foot.
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FL	Flat Charge	means the manual charge for that classification.
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P	Payroll	<p>For an individual or partnership, use the actual payroll (\$20,000 minimum) as the annual payroll for each individual insured or each co-partner.</p> <p>For a corporation, use the actual payroll (\$20,000 minimum) as the annual payroll for each active executive officer.</p> <p>In addition to the above, charge for the entire payment by the insured for services of employees, whether paid in money or a substitute for money. Rates apply per \$100 of payroll, with a minimum payroll of \$20,000.</p> <p>Payroll INCLUDES the following:</p> <ul style="list-style-type: none"> 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. <p>Payroll EXCLUDES the following:</p> <ul style="list-style-type: none"> a) Tips and 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 worked or accrued vacation.
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e) Extra pay for overtime.

Overtime means those hours worked for which there is an increase in the rate of pay for work

- (i) 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.

PA	Per Animal	means the total number of animals.
PB	Per Banner	means the total number of banners.
CD	Per Camper Day	means per 100 camper days. One person at camp for one day is one camper day.
PD	Per Day	means the total number of days.
PG	Per Game	means the total number of games.
PK	Per Kennel	means the total number of kennels (per run).
PP	Per Person	means the total number of persons.
R	Receipts	means the gross amount of money charged for goods, products sold or operations performed. The minimum receipts to be used are \$20,000. <ul style="list-style-type: none">1) Rates apply per \$100 for Premises and Operations Classifications.2) Rates apply per \$1,000 for Products / Completed Operations Classifications.

U or E Units or Each means the total number designated
For dwellings, each means per dwelling.
For motels, each means the number of units available to be rented.

TC Total Cost means the total cost to the named insured for all work for the specific project. Multiply rate by each \$100 of total cost.

TD Passenger Days means per 100 passenger days.

SPECIAL NOTE: Products / Completed Operations are based upon Receipts.

3-b CANCELLATION -

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

3-c COVERAGES - OTHER PROGRAMS -

It is permissible to attach any filed form offering supplemental coverage not included in this section. The appropriate rates are to be used.

3-d MAXIMUM & MINIMUM CHARGES -

STANDARD MINIMUM PREMIUM -

The standard minimum premium per location is **\$40.00** per year.

Minimum Retained Premium - **\$20.00**.

EXCEPTIONS TO STANDARD MINIMUM PREMIUM -

Dwellings **\$31.25** (minimum premium)

CPL & FCPL Manual premiums are the minimum premiums

Classification Minimum Premiums are shown under certain classifications. Refer to the starred (*) items in classification pages. Classification minimum premiums are fully earned at inception. These classification minimum premiums are indicated by
"* Minimum Premium \$20".

NOTE: A Christmas tree lot minimum premium is shown. This SHOULD NOT be pro rated even though the exposure exists for only one month.

NOTE: Apply increased limits factor to all minimum premiums.

NOTE: If a classification minimum premium is the only classification applying to the policy, then use the higher of the standard minimum premium or the classification minimum premium.

NOTE: If a classification minimum premium is the only classification that exists at a separate (secondary) location, then multiply the classification minimum premium by the increased limits factor for the minimum premium at that location.
Do not add a standard minimum premium to the classification minimum premium.

NOTE: Products/Completed Operations minimum premium is **\$50.00**.
Products/Completed Operations Premiums and minimum premiums shall be separately calculated and not combined with Standard Minimum premiums.

MORE THAN ONE CLASSIFICATION APPLYING: -

All applicable classifications shall be charged. The total of all classifications premiums apply toward the minimum premium at that location.

WHEN CPL AND OL&T ARE CHARGED ON THE SAME PREMISES: -

- OL&T - When rating an apartment house with one apartment covered by CPL, do not use area of that apartment in the OL&T calculation.
- CPL - When CPL charge is made for one unit of a 2-4 family dwelling, multiply the CPL premium by .75 .

3-e TERM INSURANCE -

The policy may be written for a term up to three years. All rates or premiums contained in this section are on an annual basis.

Term Factors Are Listed Below:

Term of Policy	Term Factor
1 yr.	1.0
2 yrs.	2.0
3 yrs.	3.0

3-f WHOLE DOLLAR PREMIUM -

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

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

4. 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/completed operations rates are shown for each classification and the rating basis is RECEIPTS.
 - ** A) Apply a 7% credit to habitational exposures, (classification code beginning with 01).
 - B) Apply a 7% credit to habitational exposures, (classification code beginning with 02).
- *** NOTE: Temporary Lead Coverage optionally available - See FL-17
3. Obtain Bodily Injury Factor (Note: includes \$5,000 Property Damage) (single limit includes BI & PD).
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.

OWNERS', LANDLORDS' & TENANTS' 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.

INCREASED LIMITS TABLES - (TORT REFORM INCLUDED)

BODILY INJURY - for use with the following sections:

Owners, Landlords & Tenants
Special New York City Rates
Manufacturers & Contractors

Factors shown for Bodily Injury includes:
\$5,000 Property Damage.

Limit	OLT	M&C	OLT SINGLE LIMITS FACTOR	
			Except 1-4 family dwelling & hotels	1-4 family dwelling & hotels
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	3.14	3.50	3.58	3.178

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:

Owners, Landlords & Tenants
Manufacturers' & Contractors'
Special NYC Rates
Owners' & Contractors' Protective
Products

Limit	PD Factor except 1-4 family dwelling & hotels	PD Factor for 1-4 family dwellings & hotels
No PD Coverage	-.04	-.003
5,000	----	----
7,500	.03	.002
10,000	.06	.004
15,000	.09	.006
20,000	.12	.007
25,000	.15	.008
35,000	.18	.010
50,000	.21	.012
100,000	.24	.014
200,000	.27	.015
250,000	.30	.017
300,000	.33	.020
500,000	.36	.024
1,000,000	.40	.030
2,000,000	.44	.038

PERSONAL LIABILITY

CPL & FCPL - (Single Limit)

Limit	Factor
25,000	1.00
50,000	1.13
100,000	1.26
200,000	1.42
250,000	1.50
300,000	1.58
500,000	1.76
1,000,000	2.14
2,000,000	2.60

CPL & FCPL - Medical Payments

Add \$4.00 per \$500 of Medical Payments coverage above the initial \$500 included in the basic rate.

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 - 2 family dwellings are separately rated.

SPECIAL FACTORS

STANDARD FACTOR	SCHOOLS, DAY CARE CENTERS, CHURCHES				HOTELS MOTELS
	BOATS	CLUBS			
250/10,000	.14	.16	.33	.37	.27
250/25,000	.16	.18	.38	.43	.32
250/50,000	.18	.20	.43	.48	.35
500/10,000	.16	.19	.39	.44	.32
500/25,000	.19	.22	.45	.50	.37
500/50,000	.21	.24	.49	.55	.41
1,000/10,000	.20	.22	.46	.51	.38
1,000/25,000	.21	.25	.52	.58	.43
1,000/50,000	.23	.27	.56	.63	.47
2,000/10,000	.24	.28	.60	.67	.50
2,000/25,000	.25	.31	.66	.74	.55
2,000/50,000	.27	.33	.70	.79	.59
5,000/10,000	.36	.46	1.02	1.15	.86
5,000/25,000	.37	.49	1.08	1.22	.91
5,000/50,000	.39	.51	1.12	1.27	.95
For each additional \$500 - add to appropriate factor	.02	.03	.07	.08	.06

MEDICAL PAYMENTS - 1-2 Family Dwellings Only

The Medical Payments rate apply to each dwelling.

Per person	Per Accident	Each Dwelling
250	10,000	2.50
250	25,000	3.25
250	50,000	3.50
500	10,000	5.00
500	25,000	5.50
500	50,000	6.00
1,000	10,000	7.75
1,000	25,000	8.25
1,000	50,000	9.25
2,000	10,000	14.25
2,000	25,000	14.75
2,000	50,000	15.75
5,000	10,000	33.75
5,000	25,000	34.25
5,000	50,000	35.25
For each additional \$500 - add to appropriate premium		3.25

OWNERS' OR CONTRACTORS' PROTECTIVE

Factors shown include : \$5,000 Property Damage

Refer to the Property Damage factors for appropriate Property Damage limits.

Limit	Factor	Single Limit Factor
25,000	1.00	1.15
50,000	1.25	1.46
100,000	1.50	1.74
200,000	1.75	2.02
250,000	1.88	2.18
300,000	2.00	2.33
500,000	2.40	2.76
1,000,000	2.90	3.30
2,000,000	3.50	3.94

PRODUCTS - COMPLETED OPERATIONS

Factors shown include:

\$5,000 Property Damage

Refer to the Property Damage factors for appropriate Property Damage limits.

Limit	Factor	Single Limits Factor
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	2.46	2.90

STOREKEEPERS' LIABILITY - (Single Limit)

Factors show a single limit for Bodily Injury and Property Damage.

Limit	Factor
25,000	1.00
50,000	1.14
100,000	1.40
200,000	1.51
250,000	1.58
300,000	1.64
500,000	1.88
1,000,000	2.50
2,000,000	3.32

STOREKEEPERS' LIABILITY - MEDICAL PAYMENTS -

The following Medical Payments factors are to be added to the Storekeepers increased limit factor to increase the limit of Medical Payments.

Limit	Factor
250/10,000	.00
250/25,000	.03
250/50,000	.04
500/10,000	.04
500/25,000	.05
500/50,000	.06
1,000/10,000	.06
1,000/25,000	.07
1,000/50,000	.08

For each additional
\$500 - add to
appropriate factor .02

**TERRITORIAL CLASSIFICATION
& CODE NUMBER**

NEW YORK CITY territory comprises the entire boroughs of Bronx, Brooklyn, Manhattan and Queens.....	01	ONONDAGA COUNTY REMAINDER (except Syracuse City)	15
ALBANY SCHENECTADY TROY	02	ONEIDA COUNTY REMAINDER (except Utica City).....	15
MT. VERNON NEW ROCHELLE PEEKSKILL PORT CHESTER VILLAGE WHITE PLAINS YONKERS	03	HERKIMER COUNTY SOUTH territory comprises the following townships Columbia Herkimer Stark Danube Litchfield Warren Frankfort Little Falls Winfield German Flats Schuyler	15
SYRACUSE CITY.....	04	SUFFOLK COUNTY	16
UTICA CITY	05	CLINTON, ESSEX, FRANKLIN, FULTON HAMILTON, JEFFERSON, LEWIS ST. LAWRENCE, SARATOGA and WARREN COUNTIES	17
ROCHESTER CITY	06	HERKIMER COUNTY NORTH territory comprises that area in Herkimer County not included in Herkimer County South territory	17
NASSAU COUNTY.....	07	ALBANY COUNTY REMAINDER (except Albany City).....	18
BUFFALO CITY.....	08	RENSSELAER COUNTY REMAINDER (except Troy City).....	18
WESTCHESTER COUNTY SOUTH territory comprises all area south of a line drawn from the north side of North Tarrytown through Kensico Reservoir to the western extremity of Connecticut, excluding Mt. Vernon, New Rochelle, Port Chester Village, White Plains and Yonkers	09	SCHENECTADY COUNTY REMAINDER (except Schenectady City).....	18
BOROUGH OF RICHMOND (Staten Island).....	10	WESTCHESTER COUNTY NORTH territory comprises all area north of a line drawn from the north side of North Tarrytown through Kensico Reservoir to the western extremity of Connecticut excluding the Peekskill territory.....	18
ELLIS, GOVERNORS, HART, HIGH, NORTH, BROTHER and SOUTH BROTHER ISLANDS	10	COLUMBIA, DUTCHESS, PUTNAM and WASHINGTON COUNTIES.....	18
DELAWARE, GREENE, ORANGE, ROCKLAND, SULLIVAN and ULSTER COUNTIES	12	REMAINDER OF STATE	19
ERIE COUNTY REMAINDER (except Buffalo City).....	14		
NIAGARA COUNTY.....	14		
MONTGOMERY COUNTY	15		

(RESERVED FOR FUTURE USE)

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	07	16
Acupuncture	A	05007	29.80	16.40	16.10	14.30	15.10	12.50	26.80	
Adult Care Facilities	A	08007	44.90	24.70	24.20	21.50	22.80	18.70	40.40	
Aerobics	A	12068	43.50	23.90	23.40	20.80	22.10	18.20	39.10	
Animal Saddle for Hire * Minimum Premium \$250	PA	12091	988.	543.	532.	472.	501.	413.	889.	
Animal-Saddle, Private * Minimum Premium \$40	PA	12092	121.	66.30	64.90	57.60	61.10	50.30	108.	
Apartment, Tenement, Boarding or Rooming House	A	01001	0.00	8.30	8.10	7.20	7.60	6.30	13.50	
Archery Range Attach End. LS-14 * Minimum Premium \$60	R	12001	9.20	5.00	4.90	4.40	4.70	3.80	8.30	
Athletic Games Attach End. LS-14 * Minimum Premium \$40	PG	12002	5.60	3.10	3.00	2.70	2.80	2.30	5.00	
Athletic & Sports Contest in Buildings Attach End. LS-14	AD	09001	32.50	17.90	17.50	15.50	16.50	13.60	29.20	
Automatic Slot, Vending and Video Machines Attach End. LS-16 *Minimum Premium \$50	E	12003	4.10	2.30	2.20	2.00	2.10	1.70	3.70	
Automobile Garage - Community * Minimum Premium \$20	A	12004	9.70	5.30	5.20	4.60	4.90	4.00	8.70	
Automobile Garage - Private	A	12005	7.20	4.00	3.90	3.50	3.70	3.00	6.50	
Automobile Parking Area	A	12006	6.80	3.70	3.60	3.20	3.40	2.80	6.10	
Automobile Parking Stations - Open Air Charge for Parking Attach End. LS-16	A	12007	8.90	4.90	4.80	4.30	4.50	3.70	8.00	
Automobile Racing Attach End. LS-14	AD	12008	65.20	35.90	35.10	31.20	33.10	27.20	58.70	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	19	PROD/ COMPL
										OPER
Acupuncturists	A	05007	15.30	14.30	19.60	19.70	17.80	15.20	4.28	
Adult Care Facilities	A	08007	23.10	21.50	29.50	29.60	26.90	22.90	4.12	
Aerobics	A	12068	22.30	20.80	28.60	28.70	26.00	22.20	0.80	
Animal Saddle for Hire * Minimum Premium \$250	PA	12091	508.	473.	650.	652.	591.	504.	1.03	
Animal-Saddle, Private * Minimum Premium \$40	PA	12092	61.90	57.70	79.30	79.50	72.10	61.40	1.03	
Apartment, Tenement, Boarding or Rooming House	A	01001	7.70	7.20	0.00	9.90	9.00	7.70	0.08	
Archery Range Attach End. LS-14 * Minimum Premium \$60	R	12001	4.70	4.40	6.00	6.10	5.50	4.70	1.03	
Athletic Games Attach End. LS-14 * Minimum Premium \$40	PG	12002	2.90	2.70	3.70	3.70	3.30	2.80	1.03	
Athletic & Sports Contest in Buildings Attach End. LS-14	AD	09001	16.70	15.60	21.40	21.50	19.40	16.60	2.06	
Automatic Slot, Vending and Video Machines Attach End. LS-16 *Minimum Premium \$50	E	12003	2.10	2.00	2.70	2.70	2.50	2.10	2.06	
Automobile Garage - Community * Minimum Premium \$20	A	12004	5.00	4.60	6.40	6.40	5.80	4.90	1.87	
Automobile Garage - Private	A	12005	3.70	3.50	4.80	4.80	4.30	3.70	1.87	
Automobile Parking Area	A	12006	3.50	3.20	4.50	4.50	4.00	3.40	N/A	
Automobile Parking Stations - Open Air Charge for Parking Attach End. LS-16	A	12007	4.60	4.30	5.90	5.90	5.30	4.60	N/A	
Automobile Racing Attach End. LS-14	AD	12008	33.50	31.20	42.90	43.00	39.00	33.20	N/A	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Barber Shop	A	06001	16.50	9.00	8.90	7.90	8.30	6.90	14.80
Beaches * Minimum Premium \$150	E	12009	725.	398.	390.	346.	368.	303.	652.
Beauty Parlor	A	12010	35.50	19.50	19.10	17.00	18.00	14.80	31.90
Bed and Breakfast Without Pool or Beach Attach End. LS-33	U	04007	60.50	33.20	32.60	28.90	30.70	25.20	54.40
Bed and Breakfast With Pool or Beach Attach End. LS-33	U	04005	140.	76.70	75.10	66.70	70.80	58.20	126.
Bingo Games *Minimum Premium \$75	AD	12012	16.40	9.00	8.80	7.90	8.30	6.90	14.80
Bleachers or Grandstand Attach End. LS-14	E	09003	203.	112.	109.	97.10	103.	84.90	183.
Boarding Stable * Minimum Premium \$60	A	12013	51.50	28.30	27.70	24.60	26.10	21.50	46.30
Boats No Motor - For Hire - Attach LS-29 * Minimum Premium \$60	E	10001	6.50	3.60	3.50	3.10	3.30	2.70	5.90
Boats -Canoe or Rowboat Private - No Motor Attach End. LS-29 * Minimum Premium \$10	E	10002	6.50	3.60	3.50	3.10	3.30	2.70	5.90
Boats - Outboard Motor- Less than 25 HP Attach End. LS-29 * Minimum Premium \$10	E	10003	12.00	6.60	6.50	5.80	6.10	5.00	10.80
Boat -Private, Outboard Motor - 25 HP or more Attach End. LS-29 * Minimum Premium \$10	E	10004	90.00	49.50	48.40	43.00	45.60	37.60	80.90
Boats - Houseboats Private Attach End. LS-29 * Minimum Premium \$10	E	10005	53.90	29.60	29.00	25.80	27.30	22.50	48.50

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	14	PROD/ COMPL OPER
									15	
Barber Shop	A	06001	8.50	7.90	10.80	10.90	9.80	8.40	0.10	
Beaches * Minimum Premium \$150	E	12009	372.	347.	477.	478.	434.	369.	2.83	
Beauty Parlor	A	12010	18.20	17.00	23.40	23.40	21.20	18-10	1.03	
Bed and Breakfast Without Pool or Beach Attach End. LS-33	U	04007	31.10	28.90	39.80	39.90	36.20	30.80	0.67	
Bed and Breakfast With Pool or Beach Attach End. LS-33	U	04005	71.70	66.70	91.80	92.00	83.40	71.10	0.54	
Bingo Games *Minimum Premium \$75	AD	12012	8.40	7.90	10.80	10.80	9.80	8.40	N/A	
Bleachers or Grandstand Attach End. LS-14	E	09003	104.	97.30	134.	134.	122.	104.	N/A	
Boarding Stable * Minimum Premium \$60	A	12013	26.40	24.60	33.90	33.90	30.80	26.20	1.03	
Boats No Motor - For Hire - Attach LS-29 * Minimum Premium \$60	E	10001	3.40	3.10	4.30	4.30	3.90	3.30	N/A	
Boats -Canoe or Rowboat Private - No Motor Attach End. LS-29 * Minimum Premium \$10	E	10002	3.40	3.10	4.30	4.30	3.90	3.30	N/A	
Boats - Outboard Motor- Less than 25 HP Attach End. LS-29 * Minimum Premium \$10	E	10003	6.20	5.80	7.90	7.90	7.20	6.10	N/A	
Boat -Private, Outboard Motor - 25 HP or more Attach End. LS-29 * Minimum Premium \$10	E	10004	46.20	43.10	59.20	59.40	53.80	45.90	N/A	
Boats - Houseboats Private Attach End. LS-29 * Minimum Premium \$10	E	10005	27.70	25.80	35.50	35.50	32.20	27.50	N/A	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Boats - Motor or Sail Private Passenger Attach End. LS-29 *Minimum Premium \$10	E	10006	16.50	9.10	8.90	7.90	8.40	6.90	14.80
Boats - Inboard Private Passenger Less than 26ft. less than 16 HP Attach End. LS-29 * Minimum Premium \$10	E	10007	81.10	44.60	43.70	38.80	41.10	33.90	72.90
Boats - Inboard Private Passenger Less than 26ft 16-30 HP Attach End. LS-29	E	10008	166.	91.00	89.10	79.10	84.00	69.10	149.
Boats - Inboard Private Passenger Less than 26ft more than 30 HP Attach End. LS-29	E	10009	277.	152.	149.	133.	141.	116.	249.
Boats - Inboard Private Passenger 26-40 ft. less than 16 HP Attach End. LS-29	E	10010	151.	83.10	81.40	72.30	76.70	63.10	136.
Boats - Inboard Private Passenger 26-40ft 16-30 HP Attach End. LS-29	E	10011	239.	132.	129.	114.	121.	99.90	215.
Boats - Inboard Private Passenger 26-40ft, More than 30 HP Attach End. LS-29	E	10012	688.	378.	370.	329.	349.	287.	619.
Boats - Inboard Private Passenger over 40ft. Less than 16 HP Attach End. LS-29	E	10013	277.	152.	149.	133.	141.	116.	249.
Boats - Inboard Private Passenger over 40ft. 16-30 HP Attach End.LS-29	E	10014	688.	378.	370.	329.	349.	287.	619.
Boats - Inboard Private Passenger - Over 40ft More than 30 HP Attach End. LS-29	E	10015	688.	378.	370.	329.	349.	287.	619.

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	19	PROD/ COMPL OPER	
									14	15
Boats - Motor or Sail Private Passenger Attach End. LS-29 *Minimum Premium \$10	E	10006	8.50	7.90	10.80	10.90	9.90	8.40	N/A	
Boats - Inboard Private Passenger Less than 26ft. less than 16 HP Attach End. LS-29 * Minimum Premium \$10	E	10007	41.70	38.80	53.40	53.50	48.50	41.30	N/A	
Boats - Inboard Private Passenger Less than 26ft 16-30 HP Attach End. LS-29	E	10008	85.10	79.20	109.	109.	99.00	84.40	N/A	
Boats - Inboard Private Passenger Less than 26ft more than 30 HP Attach End. LS-29	E	10009	143.	133.	182.	183.	166.	141.	N/A	
Boats - Inboard Private Passenger 26-40 ft. less than 16 HP Attach End. LS-29	E	10010	77.70	72.30	99.50	99.70	90.40	77.00	N/A	
Boats - Inboard Private Passenger 26-40ft 16-30 HP Attach End. LS-29	E	10011	123.	115.	158.	158.	143.	122.	N/A	
Boats - Inboard Private Passenger 26-40ft, More than 30 HP Attach End. LS-29	E	10012	354.	329.	453.	454.	412.	351.	N/A	
Boats - Inboard Private Passenger over 40ft. Less than 16 HP Attach End. LS-29	E	10013	143.	133.	182.	183.	166.	141.	N/A	
Boats - Inboard Private Passenger over 40ft. 16-30 HP Attach End.LS-29	E	10014	354.	329.	453.	454.	412.	351.	N/A	
Boats - Inboard Private Passenger - Over 40ft More than 30 HP Attach End. LS-29	E	10015	354.	329.	453.	454.	412.	351.	N/A	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Boats - Inboard Not Exceeding 10 HP Attach End. LS-29 * Minimum Premium \$10	E	10016	25.10	13.80	13.50	12.00	12.70	10.50	22.60
Boats - Sailboat - No Motor, Private - Less than 26ft. - Attach End. LS-29 *Minimum Premium \$10	E	10017	81.10	44.60	43.70	38.80	41.10	33.90	72.90
Boats - Sailboat - No Motor 26-40 ft. Attach End. LS-29	E	10018	166.	91.00	89.10	79.10	84.00	69.10	149.
Boats - Sailboats - No Motor, Over 40 ft Attach End. LS-29	E	10019	688.	378.	370.	329.	349.	287.	619.
Boat Sales	A	06002	26.70	14.70	14.40	12.70	13.50	11.10	24.00
Boat-Wharf, Dock, Float	E	12014	256.	141.	138.	122.	130.	107.	230.
Bowling Alleys Food or Beverage Sales Should be Separately Rated	A	12015	33.80	18.60	18.20	16.20	17.20	14.10	30.40
Building, Manufacturing or Warehousing - Lessors Risk Only	A	12016	1.40	0.80	0.80	0.70	0.70	0.60	1.30
Building or Premises - Bank Attach End. LS-27	A	05010	28.40	15.60	15.30	13.60	14.40	11.80	25.50
Building or Premises Labor Union Office Attach End. LS-27	A	05011	28.40	15.60	15.30	13.60	14.40	11.80	25.50
Building or Premises NOC Lessors Risk Only	A	12019	7.70	4.20	4.20	3.70	3.90	3.20	7.00
Building or Premises Occupied by More Than One Interest-Manufacturing or Warehouse Lessors Risk Only	A	12020	4.10	2.30	2.20	2.00	2.10	1.70	3.70

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	14 15 18 19	PROD/ COMPL OPER
Boats - Inboard Not Exceeding 10 HP Attach End. LS-29 * Minimum Premium \$10	E	10016	12.90	12.00	16.50	16.60	15.00	12.80	N/A
Boats - Sailboat - No Motor, Private - Less than 26ft. - Attach End. LS-29 *Minimum Premium \$10	E	10017	41.70	38.80	53.40	53.50	48.50	41.30	N/A
Boats - Sailboat - No Motor 26-40 ft. Attach End. LS-29	E	10018	85.10	79.20	109.	109.	99.00	84.40	N/A
Boats - Sailboats - No Motor, Over 40 ft Attach End. LS-29	E	10019	354.	329.	453.	454.	412.	351.	N/A
Boat Sales	A	06002	13.70	12.80	17.60	17.60	16.00	13.60	3.09
Boat-Wharf, Dock, Float	E	12014	132.	123.	169.	169.	153.	131.	2.83
Bowling Alleys Food or Beverage Sales Should be Separately Rated	A	12015	17.40	16.20	22.30	22.30	20.20	17.20	0.31
Building, Manufacturing or Warehousing - Lessors Risk Only	A	12016	0.70	0.70	1.00	1.00	0.90	0.70	N/A
Building or Premises - Bank Attach End. LS-27	A	05010	14.60	13.60	18.70	18.70	17.00	14.50	INCL
Building or Premises Labor Union Office Attach End. LS-27	A	05011	14.60	13.60	18.70	18.70	17.00	14.50	INCL
Building or Premises NOC Lessors Risk Only	A	12019	4.00	3.70	5.10	5.10	4.60	3.90	N/A
Building or Premises Occupied by More Than One Interest-Manufacturing or Warehouse Lessors Risk Only	A	12020	2.10	2.00	2.70	2.70	2.50	2.10	N/A

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Building or Premises-Office Attach End. LS-27	A	05012	28.40	15.60	15.30	13.60	14.40	11.80	25.50
Camps Attach End. LS-27 and Attach End. LS-28 * Minimum Premium \$60	CD	12022	73.70	40.50	39.70	35.20	37.40	30.80	66.30
Car Wash Attach End. LS-27	A	12023	14.00	7.70	7.50	6.70	7.10	5.80	12.60
Catalogue Sales	A	05013	28.40	15.60	15.30	13.60	14.40	11.80	25.50
Cemeteries - Including All Buildings	AC	12025	20.10	11.00	10.80	9.60	10.20	8.40	18.00
Christmas Decoration - Street	FL	12026	26.80	14.70	14.40	12.80	13.60	11.20	24.10
Christmas Tree Lot * Minimum Premium \$80	E	12027	283.	155.	152.	135.	143.	118.	254.
Churches - Including Completed Operations & Products Attach End. LS-27	A	08001	17.20	9.50	9.30	8.20	8.70	7.20	15.50
Clam Bakes, Steak Roasts, etc	FL	12070	151.	83.00	81.30	72.20	76.60	63.00	136.
Cleaning and Dyeing Receiving Stations - Including Completed Operations and Products Attach End. LS-15 Attach End. LS-27	A	06003	13.10	7.20	7.00	6.20	6.60	5.50	11.70
Clock Makers - Including Repairs	A	06063	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Clubs - Civic -No Building or Premises Owned or Leased - Including Products Attach End. LS-27 Attach End. LS-23 for Additional Insured Club Members	PP	12028	1.00	0.50	0.50	0.50	0.50	0.40	0.90

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	PROD/
									COMPL
Building or Premises-Office Attach End. LS-27	A	05012	14.60	13.60	18.70	18.70	17.00	14.50	INCL
Camps Attach End. LS-27 and Attach End. LS-28 * Minimum Premium \$60	CD	12022	37.90	35.30	48.50	48.60	44.10	37.50	0.62
Car Wash Attach End. LS-27	A	12023	7.20	6.70	9.20	9.20	8.40	7.10	0.31
Catalogue Sales	A	05013	14.60	13.60	18.70	18.70	17.00	14.50	0.32
Cemeteries - Including All Buildings	AC	12025	10.30	9.60	13.20	13.20	12.00	10.20	0.31
Christmas Decoration - Street	FL	12026	13.80	12.80	17.60	17.70	16.00	13.70	0.67
Christmas Tree Lot * Minimum Premium \$80	E	12027	145.	135.	186.	187.	169.	144.	0.67
Churches - Including Completed Operations & Products Attach End. LS-27	A	08001	8.80	8.20	11.30	11.40	10.30	8.80	INCL
Clam Bakes, Steak Roasts, etc	FL	12070	77.60	72.30	99.30	99.60	90.30	76.90	4.28
Cleaning and Dyeing Receiving Stations - Including Completed Operations and Products Attach End. LS-15 Attach End. LS-27	A	06003	6.70	6.20	8.60	8.60	7.80	6.70	INCL
Clock Makers - Including Repairs	A	06063	22.60	21.00	28.90	29.00	26.30	22.40	0.31
Clubs - Civic -No Building or Premises Owned or Leased - Including Products Attach End. LS-27 Attach End. LS-23 for Additional Insured Club Members	PP	12028	0.50	0.50	0.60	0.60	0.60	0.50	INCL

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	07	16
Clubs - Country Food or Beverage Sales Separately Rated Attach End. LS-32 Attach End. LS-23	A	12029	44.20	24.30	23.80	21.10	22.40	18.50	39.80	
Clubs-Including Lodges NOC Food or Beverage Sales Separately Rated Attach End. LS-32 Attach End. LS-23	A	12031	27.30	15.00	14.70	13.00	13.80	11.40	24.60	
Clubs NOC Grounds in Excess of 5 Acres * Minimum Premium \$20	AC	12032	3.60	2.00	2.00	1.70	1.80	1.50	3.30	
Coin or Stamp Dealers	A	06061	32.60	17.90	17.60	15.60	16.60	13.60	29.40	
Computer Programming & Design	A	12071	27.80	15.30	15.00	13.30	14.10	11.60	25.00	
Computer Sales, Service, and Repair	A	06064	44.00	24.20	23.70	21.00	22.30	18.40	39.60	
Concessionaires Attach End. LS-27	A	06062	4.00	2.20	2.10	1.90	2.00	1.70	3.60	
Condominiums	A	01002	8.80	4.80	4.70	4.20	4.50	3.70	7.90	
Convalescent or Nursing Home Attach End. LS-27	A	08002	22.00	12.10	11.80	10.50	11.10	9.20	19.80	
Cosmetic, Hair, or Skin Preparation	A	12066	34.80	19.10	18.70	16.60	17.60	14.50	31.30	
Dance Studios	A	12069	43.50	23.90	23.40	20.80	22.10	18.20	39.10	
Day Nurseries Attach End. LS-27	A	08003	53.90	29.60	29.00	25.80	27.30	22.50	48.50	
Dentist or Physicians Office Attach End. LS-27	A	05001	29.80	16.40	16.10	14.30	15.10	12.50	26.80	
Display Booths * Minimum Premium \$10	E	12033	29.20	16.10	15.70	14.00	14.80	12.20	26.30	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	PROD/
									COMPL
Clubs - Country	A	12029	22.70	21.20	29.10	29.20	26.40	22.50	0.56
Food or Beverage Sales									
Separately Rated									
Attach End. LS-32									
Attach End. LS-23									
Clubs-Including Lodges	A	12031	14.00	13.10	18.00	18.00	16.30	13.90	0.56
NOC									
Food or Beverage Sales									
Separately Rated									
Attach End. LS-32									
Attach End. LS-23									
Clubs NOC Grounds in	AC	12032	1.90	1.70	2.40	2.40	2.20	1.80	N/A
Excess of 5 Acres									
* Minimum Premium \$20									
Coin or Stamp Dealers	A	06061	16.80	15.60	21.50	21.50	19.50	16.60	0.22
Computer Programming	A	12071	14.30	13.30	18.30	18.30	16.60	14.20	1.03
& Design									
Computer Sales, Service,	A	06064	22.60	21.00	28.90	29.00	26.30	22.40	1.03
and Repair									
Concessionaires	A	06062	2.00	1.90	2.60	2.60	2.40	2.00	INCL
Attach End. LS-27									
Condominiums	A	01002	4.50	4.20	5.80	5.80	5.30	4.50	0.82
Convalescent or Nursing	A	08002	11.30	10.50	14.40	14.50	13.10	11.20	1.03
Home									
Attach End. LS-27									
Cosmetic, Hair, or Skin	A	12066	17.90	16.60	22.90	23.00	20.80	17.70	1.61
Preparation									
Dance Studios	A	12069	22.30	20.80	28.60	28.70	26.00	22.20	0.80
Day Nurseries	A	08003	27.70	25.80	35.50	35.60	32.20	27.50	1.03
Attach End. LS-27									
Dentist or Physicians	A	05001	15.30	14.30	19.60	19.70	17.80	15.20	INCL
Office									
Attach End. LS-27									
Display Booths	E	12033	15.00	14.00	19.20	19.30	17.50	14.90	0.67
* Minimum Premium \$10									

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Dog Kennels	PK	12088	9.70	5.30	5.20	4.60	4.90	4.00	8.70
Drafting	A	12072	28.30	15.50	15.20	13.50	14.30	11.80	25.40
Drive-in Theatres Attach End. LS-27	R	09005	2.40	1.30	1.30	1.20	1.20	1.00	2.20
* Minimum Premium \$80									
Dwelling - 1 Family - Initial	E	02001	0.00	39.60	36.80	33.90	33.90	31.10	33.90
Dwelling - 1 Family - Initial with Incidental Office	E	02002	0.00	63.10	58.60	54.10	54.10	49.60	54.10
Dwelling - 2 Family - Initial	E	02005	0.00	66.60	61.80	57.10	57.10	52.30	57.10
Dwelling - 2 Family - Initial with Incidental Office	E	02006	0.00	89.90	83.40	77.00	77.00	70.60	77.00
Dwelling - 3 Family	E	02009	0.00	121.	112.	103.	103.	94.70	103.
Dwelling - 4 Family	E	02010	0.00	155.	144.	132.	132.	121.	132.
Elect Data Processing Center Attach End. LS-27	A	05002	35.20	19.30	18.90	16.80	17.80	14.70	31.60
Exhibitions Attach End. LS-14 * Minimum Premium \$100	PD	09006	13.00	7.10	7.00	6.20	6.60	5.40	11.70
Exercise or Health Club	A	08006	39.90	21.90	21.50	19.10	20.20	16.70	35.90
Fairgrounds Attach End. LS-14 * Minimum Premium \$100	E	09007	241.	132.	130.	115.	122.	101.	217.
Fairs Attach End. LS-14 * Minimum Premium \$50	FL	09008	96.60	53.10	52.00	46.20	49.00	40.30	86.90
Fairs - Outside Attach End. LS-14 Attach End. LS-36 * Minimum Premium \$50	FL	09009	96.60	53.10	52.00	46.20	49.00	40.30	86.90

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	14	PROD/ COMPL OPER
									15	
Dog Kennels	PK	12088	5.00	4.60	6.40	6.40	5.80	4.90	0.80	
Drafting	A	12072	14.50	13.50	18.60	18.60	16.90	14.40	0.31	
Drive-in Theatres Attach End. LS-27 * Minimum Premium \$80	R	09005	1.20	1.20	1.60	1.60	1.40	1.20	0.62	
Dwelling - 1 Family - Initial	E	02001	28.30	36.80	0.00	28.30	28.30	28.30	N/A	
Dwelling - 1 Family - Initial with Incidental office	E	02002	45.10	58.60	0.00	45.10	45.10	45.10	N/A	
Dwelling - 2 Family - Initial	E	02005	47.60	61.80	0.00	47.60	47.60	47.60	N/A	
Dwelling - 2 Family - Initial with Incidental Office	E	02006	64.20	83.40	0.00	64.20	64.20	64.20	N/A	
Dwelling - 3 Family	E	02009	86.10	112.	0.00	86.10	86.10	86.10	N/A	
Dwelling - 4 Family	E	02010	110.	144.	0.00	110.	110.	110.	N/A	
Elect Data Processing Center Attach End. LS-27	A	05002	18.10	16.80	23.10	23.20	21.00	17.90	1.31	
Exhibitions Attach End. LS-14 * Minimum Premium \$100	PD	09006	6.70	6.20	8.60	8.60	7.80	6.60	0.67	
Exercise or Health Club	A	08006	20.50	19.10	26.30	26.30	23.90	20.30	0.79	
Fairgrounds Attach End. LS-14 * Minimum Premium \$100	E	09007	124.	115.	159.	159.	144.	123.	0.67	
Fairs Attach End. LS-14 * Minimum Premium \$50	FL	09008	49.60	46.20	63.50	63.70	57.80	49.20	0.62	
Fairs - Outside Attach End. LS-14 Attach End. LS-36 * Minimum Premium \$50	FL	09009	49.60	46.20	63.50	63.70	57.80	49.20	0.62	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	07	16
Farm Residence, Including Acreage, 160 Acres or Less	E	03001	0.00	47.80	44.40	41.00	41.00	37.60	41.00	
Farm Residence, Over 160 Acres But Not More than 500 Acres	E	03002	0.00	68.30	63.40	58.60	58.60	53.70	58.60	
Farm Residence More than 500 Acres	E	03003	0.00	80.50	74.80	69.00	69.00	63.30	69.00	
Farm - Grazing - Away From Insureds Premises First 100 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03004	0.00	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Farm - Grazing - Away From Insureds Premises Next 400 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03005	0.00	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Farm - Grazing - Away From Insureds Premises Over 500 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03006	0.00	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Fire Houses	A	12034	9.70	5.30	5.20	4.60	4.90	4.00	8.70	
Fishing-Ponds or Lakes With Boat Rentals * Minimum Premium \$75	E	12035	242.	133.	130.	116.	123.	101.	217.	
Fishing-Ponds or Lakes No Boat Rentals * Minimum Premium \$40	E	12036	121.	66.40	65.00	57.70	61.30	50.40	109.	
Fund Raising Organization	A	12073	37.40	20.60	20.20	17.90	19.00	15.60	33.70	
Gasoline Pumps No Sales	E	12037	28.30	15.50	15.20	13.50	14.30	11.80	25.40	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	19	PROD/
										COMPL
CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	19	OPER
Farm Residence, Including Acreage, 160 Acres or Less	E	03001	34.20	44.40	44.40	34.20	34.20	34.20	34.20	N/A
Farm Residence, Over 160 Acres But Not More than 500 Acres	E	03002	48.80	63.40	63.40	48.80	48.80	48.80	48.80	N/A
Farm Residence More than 500 Acres	E	03003	57.50	74.80	74.80	57.50	57.50	57.50	57.50	N/A
Farm - Grazing - Away From Insureds Premises First 100 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03004	0.10	0.20	0.20	0.10	0.10	0.10	0.10	N/A
Farm - Grazing - Away From Insureds Premises Next 400 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03005	0.10	0.20	0.20	0.10	0.10	0.10	0.10	N/A
Farm - Grazing - Away From Insureds Premises Over 500 Animals Including Completed Operations Attach End. LS-43 Attach End. LS-35	PA	03006	0.10	0.20	0.20	0.10	0.10	0.10	0.10	N/A
Fire Houses	A	12034	5.00	4.60	6.40	6.40	5.80	4.90	0.62	
Fishing-Ponds or Lakes With Boat Rentals * Minimum Premium \$75	E	12035	124.	116.	159.	159.	145.	123.	1.03	
Fishing-Ponds or Lakes No Boat Rentals * Minimum Premium \$40	E	12036	62.10	57.80	79.50	79.70	72.30	61.60	1.03	
Fund Raising Organization	A	12073	19.20	17.90	24.60	24.70	22.40	19.10	2.14	
Gasoline Pumps No Sales	E	12037	14.50	13.50	18.60	18.60	16.90	14.40	1.55	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Golf Instructors	PP	12041	44.20	24.30	23.80	21.10	22.40	18.50	39.80
Gravel Pit	E	12074	151.	83.00	81.30	72.20	76.60	63.00	136.
Greenhouses	A	06004	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Halls - Dance Food or Beverage Sales Separately Rated * Minimum Premium \$50	A	09010	16.40	9.00	8.80	7.80	8.30	6.80	14.70
Halls - NOC Food or Beverage Sales Separately Rated * Minimum Premium \$50	A	09011	29.40	16.20	15.80	14.00	14.90	12.30	26.40
Hay Rides	FL	12082	96.40	53.00	51.90	46.10	48.90	40.20	86.70
Homes for Aged Attach End. LS-27	A	08004	16.20	8.90	8.70	7.70	8.20	6.80	14.60
Hot Tubs & Spas	E	12075	60.40	33.20	32.50	28.90	30.60	25.20	54.30
Hotels - Lessors Risk Only Attach End. LS-33	A	04001	24.30	13.40	13.10	11.60	12.30	10.20	21.90
Hotel - See Motels									
Human Service Organization	A	08008	38.70	21.30	20.80	18.50	19.60	16.10	34.80
Hunting For a Charge	PP	12078	60.40	33.20	32.50	28.90	30.60	25.20	54.30
Insurance - Agents Including Products Attach End. LS-27	A	05003	28.40	15.60	15.30	13.60	14.40	11.80	25.50
Insurance - Company Including Products Attach End. LS-27	A	05004	28.40	15.60	15.30	13.60	14.40	11.80	25.50
Karate School	A	12076	43.50	23.90	23.40	20.80	22.10	18.20	39.10
Kennels	PK	12084	9.70	5.30	5.20	4.60	4.90	4.00	8.70
Land - Not occupied by Insured, for Commercial Purposes, Lessors Risk Only	F	12043	1.00	0.50	0.50	0.50	0.50	0.40	0.90

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	PROD/
									COMPL
Golf Instructors	PP	12041	22.70	21.20	29.10	29.20	26.40	22.50	0.22
Gravel Pit	E	12074	77.60	72.30	99.30	99.60	90.30	76.90	1.61
Greenhouses	A	06004	22.60	21.00	28.90	29.00	26.30	22.40	0.67
Halls - Dance Food or Beverage Sales Separately Rated * Minimum Premium \$50	A	09010	8.40	7.80	10.80	10.80	9.80	8.30	0.67
Halls - NOC Food or Beverage Sales Separately Rated * Minimum Premium \$50	A	09011	15.10	14.10	19.30	19.40	17.60	15.00	0.67
Hay Rides	FL	12082	49.50	46.10	63.40	63.60	57.70	49.10	0.32
Homes for Aged Attach End. LS-27	A	08004	8.30	7.80	10.70	10.70	9.70	8.30	1.03
Hot Tubs & Spas	E	12075	31.00	28.90	39.70	39.80	36.10	30.80	0.80
Hotels - Lessors Risk Only Attach End. LS-33	A	04001	12.50	11.60	16.00	16.10	14.60	12.40	N/A
Hotel - See Motels									
Human Service Organization	A	08008	19.90	18.50	25.40	25.50	23.10	19.70	2.06
Hunting For a Charge	PP	12078	31.00	28.90	39.70	39.80	36.10	30.80	0.32
Insurance - Agents Including Products Attach End. LS-27	A	05003	14.60	13.60	18.70	18.70	17.00	14.50	INCL
Insurance - Company Including Products Attach End. LS-27	A	05004	14.60	13.60	18.70	18.70	17.00	14.50	INCL
Karate School	A	12076	22.30	20.80	28.60	28.70	26.00	22.20	0.80
Kennels	PK	12084	5.00	4.60	6.40	6.40	5.80	4.90	0.80
Land - Not occupied by Insured, for Commercial Purposes, Lessors Risk Only	F	12043	0.50	0.50	0.60	0.60	0.60	0.50	N/A

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	07	16
Laundries - coin washing machines and dryers Includes completed operations and products Attach End. LS-27 * Minimum Premium \$75	A	06067	13.10	7.20	7.00	6.20	6.60	5.50	11.70	
Laundries - Hand-NOC Includes Completed Operations and Products Attach End. LS-27 * Minimum Premium \$75	A	06006	26.70	14.70	14.40	12.70	13.50	11.10	24.00	
Libraries	A	08005	17.50	9.60	9.40	8.30	8.90	7.30	15.70	
Locksmiths	A	06007	44.00	24.20	23.70	21.00	22.30	18.40	39.60	
Manufacturers Representatives	A	05014	28.40	15.60	15.30	13.60	14.40	11.80	25.50	
Model Homes	E	12044	295.	162.	159.	141.	150.	123.	265.	
Motel without Pool or Beach Attach End. LS-33	U	04006	60.50	33.20	32.60	28.90	30.70	25.20	54.40	
Motel with Pool or Beach Attach End. LS-33	U	04002	140.	76.70	75.10	66.70	70.80	58.20	126.	
Motel without Pool or Beach-Seasonal Attach End. LS-33	U	04003	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Motel with Pool or Beach-Seasonal Attach End. LS-33	U	04004	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Museum	A	08009	17.50	9.60	9.40	8.30	8.90	7.30	15.70	
News Stands	E	06008	110.	60.40	59.10	52.50	55.70	45.90	98.80	
Office Attach End. LS-27	A	05009	28.40	15.60	15.30	13.60	14.40	11.80	25.50	
Office - Medical Attach End. LS-27	A	05005	29.80	16.40	16.10	14.30	15.10	12.50	26.80	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	PROD/
									COMPL OPER
Laundries - coin washing machines and dryers Includes completed operations and products Attach End. LS-27 * Minimum Premium \$75	A	06067	6.70	6.20	8.60	8.60	7.80	6.70	INCL
Laundries - Hand-NOC Includes Completed Operations and Products Attach End. LS-27 * Minimum Premium \$75	A	06006	13.70	12.80	17.60	17.60	16.00	13.60	INCL
Libraries	A	08005	9.00	8.40	11.50	11.50	10.40	8.90	0.67
Locksmiths	A	06007	22.60	21.00	28.90	29.00	26.30	22.40	0.77
Manufacturers Representatives	A	05014	14.60	13.60	18.70	18.70	17.00	14.50	0.70
Model Homes	E	12044	151.	141.	194.	194.	176.	150.	0.67
Motel without Pool or Beach Attach End. LS-33	U	04006	31.10	28.90	39.80	39.90	36.20	30.80	0.67
Motel with Pool or Beach Attach End. LS-33	U	04002	71.70	66.70	91.80	92.00	83.40	71.10	0.54
Motel without Pool or Beach-Seasonal Attach End. LS-33	U	04003	0.00	0.00	0.00	26.10	0.00	0.00	0.54
Motel with Pool or Beach-Seasonal Attach End. LS-33	U	04004	0.00	0.00	0.00	43.40	0.00	0.00	0.54
Museum	A	08009	9.00	8.40	11.50	11.50	10.40	8.90	0.67
News Stands	E	06008	56.40	52.60	72.30	72.50	65.70	56.00	0.67
Office Attach End. LS-27	A	05009	14.60	13.60	18.70	18.70	17.00	14.50	INCL
Office - Medical Attach End. LS-27	A	05005	15.30	14.30	19.60	19.70	17.80	15.20	INCL

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Optometrists Office Attach End. LS-27	A	05006	29.80	16.40	16.10	14.30	15.10	12.50	26.80
Orchards	E	12077	302.	166.	163.	144.	153.	126.	272.
Parades	E	12046	242.	133.	130.	116.	123.	101.	217.
Parks & Playgrounds	E	12047	283.	155.	152.	135.	143.	118.	254.
Picnic Grounds	E	12079	242.	133.	130.	116.	123.	101.	217.
Push Carts	E	06010	235.	129.	127.	112.	119.	98.20	212.
Race Track Attach End. LS-14	AD	09012	74.70	41.00	40.20	35.70	37.90	31.20	67.20
* Minimum Premium \$100									
Real Estate Development Property	E	12048	141.	77.60	75.90	67.40	71.60	58.90	127.
Recreation Center Attach End. LS-14	A	12049	12.10	6.60	6.50	5.80	6.10	5.00	10.90
Recycling Center	A	12080	43.50	23.90	23.40	20.80	22.10	18.20	39.10
Refreshment Stands Attach End. LS-16	A	06011	106.	58.00	56.80	50.50	53.50	44.10	95.00
Restaurants Attach End. LS-16	A	07001	86.60	47.60	46.60	41.40	43.90	36.20	77.90
Restaurant - Closed Season Attach End. LS-16	A	07002	22.50	12.30	12.10	10.70	11.40	9.40	20.20
Restaurant & Tavern Parking	A	12089	6.80	3.70	3.60	3.20	3.40	2.80	6.10
Road Side Stand	E	06065	71.00	39.00	38.20	33.90	36.00	29.60	63.80
Schools - NOC Including Completed Operations and Product Attach End. LS-27 Attach End. LS-37	A	12050	21.30	11.70	11.40	10.20	10.80	8.90	19.10
Self Storage Center Open to Public	A	12081	14.50	8.00	7.80	6.90	7.40	6.10	13.00

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	PROD/
									COMPL
Optometrists Office Attach End. LS-27	A	05006	15.30	14.30	19.60	19.70	17.80	15.20	INCL
Orchards	E	12077	155.	145.	199.	199.	181.	154.	2.14
Parades	E	12046	124.	116.	159.	159.	145.	123.	N/A
Parks & Playgrounds	E	12047	145.	135.	186.	187.	169.	144.	0.62
Picnic Grounds	E	12079	124.	116.	159.	159.	145.	123.	0.32
Push Carts	E	06010	121.	113.	155.	155.	141.	120.	0.58
Race Track Attach End. LS-14	AD	09012	38.40	35.70	49.10	49.30	44.70	38.00	0.62
* Minimum Premium \$100									
Real Estate Development Property	E	12048	72.50	67.50	92.80	93.10	84.40	71.90	0.31
Recreation Center Attach End. LS-14	A	12049	6.20	5.80	7.90	8.00	7.20	6.20	0.62
Recycling Center	A	12080	22.30	20.80	28.60	28.70	26.00	22.20	1.61
Refreshment Stands Attach End. LS-16	A	06011	54.20	50.50	69.50	69.60	63.10	53.80	0.40
Restaurants Attach End. LS-16	A	07001	44.50	41.40	57.00	57.10	51.80	44.10	0.58
Restaurant - Closed Season Attach End. LS-16	A	07002	11.50	10.70	14.80	14.80	13.40	11.40	0.09
Restaurant & Tavern Parking	A	12089	3.50	3.20	4.50	4.50	4.00	3.40	N/A
Road Side Stand	E	06065	36.50	33.90	46.70	46.80	42.40	36.20	0.80
Schools - NOC Including Completed Operations and Product Attach End. LS-27 Attach End. LS-37	A	12050	10.90	10.20	14.00	14.00	12.70	10.80	INCL
Self Storage Center Open to Public	A	12081	7.40	6.90	9.50	9.60	8.70	7.40	0.32

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Shoe Repair	A	06012	39.70	21.80	21.40	19.00	20.20	16.60	35.70
Shooting Range * Minimum Premium \$60	E	12051	185.	102.	99.50	88.30	93.70	77.20	166.
Shopping Centers - Lessors Risk Only	A	12067	24.20	13.30	13.00	11.50	12.30	10.10	21.70
Sign - Advertising	E	12052	295.	162.	159.	141.	150.	123.	265.
Sleigh Rides	FL	12083	60.40	33.20	32.50	28.90	30.60	25.20	54.30
Social - Gathering Including Completed Operations Not on Insureds Premises Attach End. LS-27	E	12056	37.40	20.60	20.20	17.90	19.00	15.60	33.70
Special Event 1-3 days * Minimum Premium \$25.	FL	12085	75.60	41.60	40.70	36.10	38.40	31.60	68.00
Special Event 4-7 days * Minimum Premium \$35.	FL	12086	106.	58.20	57.00	50.60	53.70	44.20	95.20
Special Event More than 7 days * Minimum Premium \$50.	FL	12087	151.	83.00	81.30	72.20	76.60	63.00	136.
Storage Building- Not Open to Public	A	12057	2.80	1.50	1.50	1.30	1.40	1.20	2.50
STORES -									
Antique	A	06013	48.20	26.50	26.00	23.10	24.50	20.10	43.40
Art Galleries	A	06015	15.00	8.30	8.10	7.20	7.60	6.30	13.50
Auctions	A	06016	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Bakery Attach End. LS-16	A	06017	54.20	29.80	29.20	25.90	27.50	22.60	48.80
Carpet	A	06018	15.00	8.30	8.10	7.20	7.60	6.30	13.50
Cigar	A	06019	54.20	29.80	29.20	25.90	27.50	22.60	48.80

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	PROD/
									COMPL
Shoe Repair	A	06012	20.40	19.00	26.10	26.20	23.80	20.20	0.22
Shooting Range * Minimum Premium \$60	E	12051	95.00	88.40	122.	122.	111.	94.20	1.03
Shopping Centers - Lessors Risk Only	A	12067	12.40	11.60	15.90	15.90	14.50	12.30	N/A
Sign - Advertising	E	12052	151.	141.	194.	194.	176.	150.	0.67
Sleigh Rides	FL	12083	31.00	28.90	39.70	39.80	36.10	30.80	0.32
Social - Gathering Including Completed Operations Not on Insureds Premises Attach End. LS-27	E	12056	19.20	17.90	24.60	24.70	22.40	19.10	0.67
Special Event 1-3 days * Minimum Premium \$25.	FL	12085	38.90	36.20	49.80	49.90	45.20	38.50	0.31
Special Event 4-7 days * Minimum Premium \$35.	FL	12086	54.40	50.60	69.60	69.80	63.30	53.90	0.31
Special Event More than 7 days * Minimum Premium \$50.	FL	12087	77.60	72.30	99.30	99.60	90.30	76.90	0.31
Storage Building- Not Open to Public	A	12057	1.40	1.30	1.80	1.80	1.70	1.40	0.31
STORES -									
Antique	A	06013	24.80	23.10	31.70	31.80	28.90	24.60	0.13
Art Galleries	A	06015	7.70	7.20	9.90	9.90	9.00	7.70	0.22
Auctions	A	06016	22.60	21.00	28.90	29.00	26.30	22.40	0.13
Bakery Attach End. LS-16	A	06017	27.80	25.90	35.70	35.80	32.40	27.60	0.57
Carpet	A	06018	7.70	7.20	9.90	9.90	9.00	7.70	0.13
Cigar	A	06019	27.80	25.90	35.70	35.80	32.40	27.60	0.22

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Clothing - Retail	A	06020	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Clothing - Wholesale	A	06021	8.50	4.70	4.60	4.10	4.30	3.60	7.70
Confectionery - No Consumption on Premises	A	06022	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Confectionery Consumption on Premises Attach End. LS-16	A	06023	58.50	32.10	31.50	27.90	29.70	24.40	52.60
Dairy Products - No Consumption on Premises	A	06024	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Dairy Products Consumption on Premises Attach End. LS-16	A	06025	58.50	32.10	31.50	27.90	29.70	24.40	52.60
Delicatessen Attach End. LS-16	A	06026	49.90	27.50	26.90	23.90	25.30	20.90	44.90
Drug Retail - NOC Attach End. LS-16	A	06027	61.00	33.50	32.80	29.20	30.90	25.50	54.90
Drug - Wholesale Attach End. LS-16	A	06028	8.50	4.70	4.60	4.10	4.30	3.60	7.70
Five and Ten Cent	A	06029	72.90	40.10	39.30	34.90	37.00	30.40	65.60
Florist	A	06030	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Fruit and Vegetables	A	06031	58.50	32.10	31.50	27.90	29.70	24.40	52.60
Furniture	A	06032	15.00	8.30	8.10	7.20	7.60	6.30	13.50
General	A	06033	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Grocery Retail NOC	A	06034	58.50	32.10	31.50	27.90	29.70	24.40	52.60
Grocery Retail Over 1,500 sq.ft. and over \$250,000 in Sales	A	06035	85.10	46.80	45.80	40.70	43.20	35.50	76.60
Grocery - Wholesale	A	06036	8.50	4.70	4.60	4.10	4.30	3.60	7.70
Hardware - Retail	A	06037	26.70	14.70	14.40	12.70	13.50	11.10	24.00
Hardware - Wholesale	A	06038	8.50	4.70	4.60	4.10	4.30	3.60	7.70

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	PROD/
									COMPL
Clothing - Retail	A	06020	22.60	21.00	28.90	29.00	26.30	22.40	0.22
Clothing - Wholesale	A	06021	4.40	4.10	5.60	5.60	5.10	4.30	0.67
Confectionery - No Consumption on Premises	A	06022	22.60	21.00	28.90	29.00	26.30	22.40	0.37
Confectionery Consumption on Premises Attach End. LS-16	A	06023	30.00	28.00	38.50	38.60	35.00	29.80	0.37
Dairy Products - No Consumption on Premises	A	06024	22.60	21.00	28.90	29.00	26.30	22.40	0.22
Dairy Products Consumption on Premises Attach End. LS-16	A	06025	30.00	28.00	38.50	38.60	35.00	29.80	0.22
Delicatessen Attach End. LS-16	A	06026	25.70	23.90	32.90	33.00	29.90	25.50	0.58
Drug Retail - NOC Attach End. LS-16	A	06027	31.30	29.20	40.10	40.30	36.50	31.10	0.37
Drug - Wholesale Attach End. LS-16	A	06028	4.40	4.10	5.60	5.60	5.10	4.30	0.37
Five and Ten Cent	A	06029	37.50	34.90	48.00	48.10	43.60	37.20	0.22
Florist	A	06030	22.60	21.00	28.90	29.00	26.30	22.40	0.67
Fruit and Vegetables	A	06031	30.00	28.00	38.50	38.60	35.00	29.80	0.13
Furniture	A	06032	7.70	7.20	9.90	9.90	9.00	7.70	0.13
General	A	06033	22.60	21.00	28.90	29.00	26.30	22.40	0.67
Grocery Retail NOC	A	06034	30.00	28.00	38.50	38.60	35.00	29.80	0.13
Grocery Retail Over 1,500 sq.ft. and over \$250,000 in Sales	A	06035	43.70	40.70	56.00	56.20	50.90	43.40	0.13
Grocery Wholesale	A	06036	4.40	4.10	5.60	5.60	5.10	4.30	0.70
Hardware Retail	A	06037	13.70	12.80	17.60	17.60	16.00	13.60	0.31
Hardware Wholesale	A	06038	4.40	4.10	5.60	5.60	5.10	4.30	0.31

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Hearing Aid Service Attach End. LS-16	A	06039	30.70	16.80	16.50	14.60	15.50	12.80	27.60
Household Appliance - Retail	A	06040	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Household Appliance - Wholesale	A	06041	8.50	4.70	4.60	4.10	4.30	3.60	7.70
Ice Cream -Consumption on Premises Attach End. LS-16	A	06042	58.50	32.10	31.50	27.90	29.70	24.40	52.60
Jewelry	A	06043	30.70	16.80	16.50	14.60	15.50	12.80	27.60
Leather Products	A	06044	9.60	5.30	5.20	4.60	4.90	4.00	8.70
Liquor and Wine	A	06045	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Market - Open Air	A	06046	28.40	15.60	15.30	13.60	14.40	11.80	25.50
Mail Order Houses	A	06047	6.50	3.60	3.50	3.10	3.30	2.70	5.90
Meat, Fish and Poultry Retail	A	06048	49.90	27.50	26.90	23.90	25.30	20.90	44.90
Meat, Fish and Poultry Wholesale	A	06049	32.60	17.90	17.60	15.60	16.60	13.60	29.40
Optical Establishments Attach End. LS-16	A	06050	30.70	16.80	16.50	14.60	15.50	12.80	27.60
Pet	A	06051	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Photography	A	06052	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Plumbing	A	06053	8.50	4.70	4.60	4.10	4.30	3.60	7.70
Retail - NOC	A	06054	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Shoe	A	06055	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Sporting Goods Retail - Excludes Products Attach End. LS-16	A	06056	44.00	24.20	23.70	21.00	22.30	18.40	39.60
Tailor Shop	A	06057	44.00	24.20	23.70	21.00	22.30	18.40	39.60

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	18	PROD/
									COMPL
Hearing Aid Service Attach End. LS-16	A	06039	15.70	14.70	20.20	20.20	18.30	15.60	0.67
Household Appliance - Retail	A	06040	22.60	21.00	28.90	29.00	26.30	22.40	0.27
Household Appliance - Wholesale	A	06041	4.40	4.10	5.60	5.60	5.10	4.30	0.31
Ice Cream -Consumption on Premises Attach End. LS-16	A	06042	30.00	28.00	38.50	38.60	35.00	29.80	0.37
Jewelry	A	06043	15.70	14.70	20.20	20.20	18.30	15.60	0.67
Leather Products	A	06044	5.00	4.60	6.30	6.40	5.80	4.90	0.31
Liquor and Wine	A	06045	22.60	21.00	28.90	29.00	26.30	22.40	0.11
Market - Open Air	A	06046	14.60	13.60	18.70	18.70	17.00	14.50	0.22
Mail Order Houses	A	06047	3.40	3.10	4.30	4.30	3.90	3.30	0.13
Meat, Fish and Poultry Retail	A	06048	25.70	23.90	32.90	33.00	29.90	25.50	0.33
Meat, Fish and Poultry Wholesale	A	06049	16.80	15.60	21.50	21.50	19.50	16.60	0.15
Optical Establishments Attach End. LS-16	A	06050	15.70	14.70	20.20	20.20	18.30	15.60	0.31
Pet	A	06051	22.60	21.00	28.90	29.00	26.30	22.40	0.62
Photography	A	06052	22.60	21.00	28.90	29.00	26.30	22.40	0.24
Plumbing	A	06053	4.40	4.10	5.60	5.60	5.10	4.30	0.92
Retail - NOC	A	06054	22.60	21.00	28.90	29.00	26.30	22.40	0.54
Shoe	A	06055	22.60	21.00	28.90	29.00	26.30	22.40	0.22
Sporting Goods Retail - Excludes Products Attach End. LS-16	A	06056	22.60	21.00	28.90	29.00	26.30	22.40	0.31
Tailor Shop	A	06057	22.60	21.00	28.90	29.00	26.30	22.40	0.67

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	16 07
Wholesale - NOC	A	06058	8.50	4.70	4.60	4.10	4.30	3.60	7.70
Street Banners	FL	06059	346.	190.	186.	166.	176.	145.	312.
Swimming Pools * Minimum Premium \$150	E	06060	851.	468.	458.	407.	432.	355.	766.
Tavern Attach End. LS-16	A	07003	86.60	47.60	46.60	41.40	43.90	36.20	77.90
Tennis, Handball, Shuffleboard Courts Attach End. LS-14	R	12058	9.20	5.00	4.90	4.40	4.70	3.80	8.30
Theatres - Including Completed Operations and Products Attach End. LS-27 * Minimum Premium \$80	AD	09013	6.30	3.40	3.40	3.00	3.20	2.60	5.60
Theatres Not Operated by the Insured - Lessors Risk Only - Includes Completed Operations and Products Attach End. LS-27 * Minimum Premium \$50	A	09014	9.60	5.30	5.20	4.60	4.90	4.00	8.70
Theatrical Performances	PD	12090	33.80	18.60	18.20	16.20	17.20	14.10	30.40
Ticket Sales	A	06066	41.40	22.80	22.30	19.80	21.00	17.30	37.30
Vacant Building * Minimum Premium \$20	A	12059	4.10	2.30	2.20	2.00	2.10	1.70	3.70
Vacant Land * Minimum Premium \$20	F	12060	0.50	0.30	0.30	0.20	0.20	0.20	0.40
Vacant Land Real Estate Development First 10 Acres * Minimum Premium \$20	AC	12061	30.90	17.00	16.60	14.80	15.70	12.90	27.80
Vacant Land Real Estate Development Next 15 Acres	AC	12062	15.50	8.50	8.30	7.40	7.80	6.50	13.90
Vacant Land Real Estate Development All over 25 Acres	AC	12063	5.10	2.80	2.70	2.40	2.60	2.10	4.60

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	17	19	14	15	18	PROD/ COMPL OPER
Wholesale - NOC	A	06058	4.40	4.10	5.60	5.60	5.10	4.30	0.18			
Street Banners	FL	06059	178.	166.	228.	228.	207.	176.	0.18			
Swimming Pools * Minimum Premium \$150	E	06060	437.	407.	560.	562.	509.	434.	2.83			
Tavern Attach End. LS-16	A	07003	44.50	41.40	57.00	57.10	51.80	44.10	0.58			
Tennis, Handball, Shuffleboard Courts Attach End. LS-14	R	12058	4.70	4.40	6.00	6.10	5.50	4.70	0.31			
Theatres - Including Completed Operations and Products Attach End. LS-27 * Minimum Premium \$80	AD	09013	3.20	3.00	4.10	4.10	3.70	3.20	INCL			
Theatres Not operated by the Insured - Lessors Risk Only - Includes Completed Operations and Products Attach End. LS-27 * Minimum Premium \$50	A	09014	4.90	4.60	6.30	6.40	5.80	4.90	INCL			
Theatrical Performances	PD	12090	17.40	16.20	22.30	22.30	20.20	17.20	0.31			
Ticket Sales	A	06066	21.30	19.80	27.30	27.30	24.80	21.10	0.31			
Vacant Building * Minimum Premium \$20	A	12059	2.10	2.00	2.70	2.70	2.50	2.10	N/A			
Vacant Land * Minimum Premium \$20	F	12060	0.20	0.20	0.30	0.30	0.30	0.20	N/A			
Vacant Land Real Estate Development First 10 Acres * Minimum Premium \$20	AC	12061	15.90	14.80	20.30	20.40	18.50	15.80	N/A			
Vacant Land Real Estate Development Next 15 Acres	AC	12062	7.90	7.40	10.20	10.20	9.20	7.90	N/A			
Vacant Land Real Estate Development All over 25 Acres	AC	12063	2.60	2.40	3.30	3.30	3.00	2.60	N/A			

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06	07	16
Vending Machines Attach End. LS-16 * Minimum Premium \$50	E	12064	4.10	2.30	2.20	2.00	2.10	1.70	3.70	
Warehouse Open to Public	A	12065	5.60	3.10	3.00	2.70	2.80	2.30	5.00	
Warehouse Not Open to Public	A	12093	4.20	2.30	2.20	2.00	2.10	1.70	3.80	
Word Processing Service	A	05008	28.40	15.60	15.30	13.60	14.40	11.80	25.50	

OWNERS', LANDLORDS', AND TENANTS' (PREMISES AND OPERATIONS)

CLASSIFICATION	SYM	CODE	08	09	10	12	14	15	18	PROD/ COMPL
							17	19	OPER	
Vending Machines Attach End. LS-16	E	12064	2.10	2.00	2.70	2.70	2.50		2.10	2.14
* Minimum Premium \$50										
Warehouse Open to Public	A	12065	2.90	2.70	3.70	3.70	3.30		2.80	0.31
Warehouse Not Open to Public	A	12093	2.10	2.00	2.70	2.80	2.50		2.10	0.31
Word Processing Service	A	05008	14.60	13.60	18.70	18.70	17.00		14.50	0.31

STOREKEEPERS

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06
Art Galleries	A	13001	10.60	7.10	6.30	5.60	5.60	5.30
Bakery	A	13002	49.20	32.80	29.50	26.20	26.20	24.60
Cigar	A	13003	32.00	21.40	19.20	17.10	17.10	16.00
Clothing - Retail NOC	A	13004	25.80	17.20	15.50	13.80	13.80	12.90
Confectionery No Consumption on Premises	A	13005	28.60	19.10	17.20	15.30	15.30	14.30
Confectionery Consumption on Premises	A	13006	45.70	30.50	27.40	24.40	24.40	22.90
Dairy Products No Consumption on Premises	A	13007	28.60	19.10	17.20	15.30	15.30	14.30
Dairy Products Consumption on Premises	A	13008	52.90	35.30	31.70	28.20	28.20	26.40
Delicatessen	A	13009	49.20	32.80	29.50	26.20	26.20	24.60
Furniture	A	13010	10.60	7.10	6.30	5.60	5.60	5.30
Grocery - Retail	A	13011	40.40	27.00	24.30	21.60	21.60	20.20
Hardware - Retail	A	13012	22.40	14.90	13.40	11.90	11.90	11.20
Jewelry	A	13013	20.20	13.50	12.10	10.80	10.80	10.10
Meat, Fish or Poultry	A	13014	51.00	34.00	30.60	27.20	27.20	25.50
Retail - NOC	A	13015	25.80	17.20	15.50	13.80	13.80	12.90
Tailor	A	13016	25.80	17.20	15.50	13.80	13.80	12.90

CLASSIFICATION	SYM	CODE	07	08	09	10	12	14	15	18
			16						17	19
Art Galleries	A	13001	10.60	5.60	5.60	7.80	7.80	6.30	7.10	
Bakery	A	13002	49.20	26.20	26.20	36.00	36.00	29.50	32.80	
Cigar	A	13003	32.00	17.10	17.10	23.50	23.50	19.20	21.40	
Clothing - Retail NOC	A	13004	25.80	13.80	13.80	18.90	18.90	15.50	17.20	
Confectionery No Consumption on Premises	A	13005	28.60	15.30	15.30	21.00	21.00	17.20	19.10	
Confectionery Consumption on Premises	A	13006	45.70	24.40	24.40	33.50	33.50	27.40	30.50	
Dairy Products No Consumption on Premises	A	13007	28.60	15.30	15.30	21.00	21.00	17.20	19.10	
Dairy Products Consumption on Premises	A	13008	52.90	28.20	28.20	38.80	38.80	31.70	35.30	
Delicatessen	A	13009	49.20	26.20	26.20	36.00	36.00	29.50	32.80	
Furniture	A	13010	10.60	5.60	5.60	7.80	7.80	6.30	7.10	
Grocery- Retail	A	13011	40.40	21.60	21.60	29.70	29.70	24.30	27.00	
Hardware - Retail	A	13012	22.40	11.90	11.90	16.40	16.40	13.40	14.90	
Jewelry	A	13013	20.20	10.80	10.80	14.80	14.80	12.10	13.50	
Meat, Fish or Poultry	A	13014	51.00	27.20	27.20	37.40	37.40	30.60	34.00	
Retail - NOC	A	13015	25.80	13.80	13.80	18.90	18.90	15.50	17.20	
Tailor	A	13016	25.80	13.80	13.80	18.90	18.90	15.50	17.20	

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06
PERSONAL LIABILITY								
Comprehensive Personal Liability - including initial residence premises	E	14001	0.00	33.60	33.60	33.60	33.60	33.60
Comprehensive Personal Liability - including initial residence premises with incidental office	E	14002	0.00	40.60	40.60	40.60	40.60	40.60
Personal Liability- including initial two family dwelling premises	E	14003	0.00	42.00	42.00	42.00	42.00	42.00
Personal Liability- including - initial two family dwelling premises with incidental office	E	14004	0.00	49.00	49.00	49.00	49.00	49.00
Additional Residence Premises	E	14005	0.00	8.40	8.40	8.40	8.40	8.40
Additional Residence Premises -maintained by named insured with incidental office	E	14006	0.00	23.60	21.80	20.00	20.00	18.20
Additional Residence Premises Rented to Others	E	14007	0.00	16.60	15.70	12.70	12.70	10.80
Additional Residence maintained by residents of the named insureds household	E	14008	0.00	23.60	21.80	20.00	20.00	18.20
Additional Insureds Non Relatives	E	14009	0.00	4.20	4.20	4.20	4.20	4.20

* When Comprehensive Personal Liability or Personal Liability Coverage-Farm is added to a one, two, *
 * three or four family owner occupied residence add \$3.00 (annual) after all premium calculations have *
 * been made. *

CLASSIFICATION	SYM	CODE	07	08	09	10	12	14	15	18
			16					17	19	
PERSONAL LIABILITY										
Comprehensive Personal Liability - including initial residence premises	E	14001	33.60	33.60	33.60	0.00	33.60	33.60	33.60	33.60
Comprehensive Personal Liability - including initial residence premises with incidental office	E	14002	40.60	40.60	40.60	0.00	40.60	40.60	40.60	40.60
Personal Liability- including initial two family dwelling premises	E	14003	42.00	42.00	42.00	0.00	42.00	42.00	42.00	42.00
Personal Liability- including - initial two family dwelling premises with incidental office	E	14004	49.00	49.00	49.00	0.00	49.00	49.00	49.00	49.00
Additional Residence Premises	E	14005	8.40	8.40	8.40	0.00	8.40	8.40	8.40	8.40
Additional Residence Premises -maintained by named insured with incidental office	E	14006	20.00	16.40	20.00	0.00	18.20	18.20	18.20	18.20
Additional Residence Premises Rented to Others	E	14007	12.70	9.80	12.70	0.00	9.80	9.80	9.80	9.80
Additional Residence Maintained by residents of the named insureds household	E	14008	20.00	16.40	20.00	0.00	18.20	18.20	18.20	18.20
Additional Insureds Non Relatives	E	14009	4.20	4.20	4.20	0.00	4.20	4.20	4.20	4.20

* When Comprehensive Personal Liability or Personal Liability Coverage-Farm is added to a one, two, *

* three or four family owner occupied residence add \$3.00 (annual) after all premium calculations have *

* been made. *

CLASSIFICATION	SYM	CODE	01	02	03	04	05	06
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PERSONAL LIABILITY - FARM

Farmers Comprehensive
 Personal Liability -
 including initial farm
 premises and all additional
 farm premises without
 buildings

Farms not more than 160 acres	E	14010	0.00	116.	116.	116.	116.	116.
Farms over 160 acres not more than 500 acres	E	14011	0.00	175.	175.	175.	175.	175.
Farms over 500 acres	E	14012	0.00	256.	256.	256.	256.	256.
Additional farm premises maintained by the insured including buildings and all additional farm premises without buildings	E	14013	0.00	23.80	23.80	23.80	23.80	23.80
Additional Residence Premises	E	14014	0.00	8.40	8.40	8.40	8.40	8.40

Animal Collision
 Estimated No. of Head

1 not more than 100	FL	14015	0.00	14.00	14.00	14.00	14.00	14.00
101 not more than 250	FL	14016	0.00	28.00	28.00	28.00	28.00	28.00
251 not more than 500	FL	14017	0.00	42.00	42.00	42.00	42.00	42.00
501 not more than 1000	FL	14018	0.00	56.00	56.00	56.00	56.00	56.00

 * When Comprehensive Personal Liability or Personal Liability Coverage-Farm is added to a one, two, *
 * three or four family owner occupied residence add \$3.00 (annual) after all premium calculations have *
 * been made. *

CLASSIFICATION	SYM	CODE	07						14
			16	08	09	10	12	17	18

PERSONAL LIABILITY - FARM

Farmers Comprehensive

Personal Liability -
including initial farm
premises and all additional
farm premises without
buildings

Farms not more than 160 acres	E	14010	116.	116.	116.	0.00	116.	116.	116
Farms over 160 acres not more than 500 acres	E	14011	175.	175.	175.	0.00	175.	175.	175.
Farms over 500 acres	E	14012	256.	256.	256.	0.00	256.	256.	256.
Additional farm premises maintained by the insured including buildings and all additional farm premises without buildings	E	14013	23.80	23.80	23.80	0.00	23.80	23.80	23.80
Additional Residence Premises	E	14014	8.40	8.40	8.40	0.00	8.40	8.40	8.40

Animal Collision
Estimated No. of Head

1 not more than 100	FL	14015	14.00	14.00	14.00	0.00	14.00	14.00	14.00
101 not more than 250	FL	14016	28.00	28.00	28.00	0.00	28.00	28.00	28.00
251 not more than 500	FL	14017	42.00	42.00	42.00	0.00	42.00	42.00	42.00
501 not more than 1000	FL	14018	56.00	56.00	56.00	0.00	56.00	56.00	56.00

* When Comprehensive Personal Liability or Personal Liability Coverage-Farm is added to a one, two, *
 * three or four family owner occupied residence add \$3.00 (annual) after all premium calculations have *
 * been made. *

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Accounting Companies	P	37001	.11	.05	.30
Advertising Co - Outdoors	P	37002	2.65	1.47	.30
Air Conditioning, Heating Refrigeration, Installation, Service or Repair	P	37003	2.58	1.72	.18
Airports, Private	E	39001	520.00	200.00	N/A
Alarm Mfg.	P	34001	.26	.10	2.00
Alcoholic Beverage Mfg.	P	34002	1.74	.67	5.84
Aluminum Mfg.	P	34003	.34	.13	.75
Amusement Parks - outdoor	P	40079	31.50	17.50	N/A
Analytical Chemist	P	36001	1.38	.53	4.00
Animal Breeding	P	37044	1.80	1.00	.75
Apparel Mfg.	P	34004	.17	.08	.50
Appliance Stores	P	31001	.75	.35	.52
Arcades	R	40090	1.44	.80	.75
* Minimum Premium \$50					
Architects and Engineers Consulting - Not Engaged in Actual Construction Attach End. LS-27	P	36002	3.15	1.75	4.00
Armored Car Service	P	37004	1.82	.70	2.00
Awning, Tent or Canvas	P	37005	.77	.43	2.47
Assembling & Incidental Manufacturing - NOC	P	37006	.72	.40	3.00
Auctioneers	P	40001	1.71	.95	1.00
Auto Garage - Repair Shop	P	37007	4.60	1.77	1.81
Auto Sales Agencies	P	31002	2.95	1.37	3.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Band - Orchestra	P	36036	.81	.45	.30
Bazaars - Operated by Insured * Minimum Premium \$40	R	39014	.60	.40	2.00
Beer, Ale, or Malt Mfg.	P	33001	3.35	1.29	.584
Beverage Distributor	P	31003	2.09	.97	5.44
Bicycle Mfg. - Assembly	P	34005	.57	.22	1.11
Bicycle - Rented to Others * Minimum Premium \$40	R	37051	6.45	3.00	2.00
Biological Products Mfg.	P	34006	.36	.14	2.00
Blacksmithing	P	36003	.32	.21	1.00
Blast Furnace Operations	P	39002	.60	.23	4.00
Boarding Stables	P	40002	2.02	1.12	.75
Boat Building	R	35001	.75	.29	2.00
Boat Storage	R	40003	2.14	1.19	.75
Boat Yards	R	37008	1.03	.57	2.75
Boiler Installation or Repair	P	37009	4.47	1.72	4.00
Bookbinding	P	36004	.45	.30	.34
Bottling	P	34007	1.75	.97	3.00
Brick or Clay Prod Mfg.	P	34008	.50	.33	2.00
Building Equipment Installation, Erection, or Repair	P	37010	3.48	1.62	4.00
Building Material Dealers	P	31004	1.89	1.05	.30
Building surfaces cleaning or Renovating	P	37011	3.60	2.00	4.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Butchering	P	36005	.47	.26	2.00
Cabinet Makers	P	36006	.17	.11	.75
Cable Installation	P	37012	6.43	3.57	.75
Camper & Camper Body Mfg.	P	34009	.92	.51	1.00
Canneries	P	34010	.55	.21	1.35
Car Washes	P	39003	3.28	1.82	.75
Car Washes -Self Service	R	39004	1.08	.60	.75
Carpentry NOC	P	36007	1.80	1.20	.96
Carpet Cleaner-Customers Premises	P	37013	1.91	1.06	1.73
Carpet - Linoleum Installation	P	37054	1.80	1.00	.75
Carpet Or Rug Mfg. -	P	34011	.20	.11	.43
Caterers	P	40004	1.60	.89	.89
Caves	E	39005	450.00	300.00	.77
Cement, Cinderblock, or Brick Mfg.	P	34012	.99	.66	2.00
Ceramics Mfg.	P	34013	.20	.13	.61
Chemical Mfg.	P	34014	3.07	1.18	10.00
Chimney Cleaning	P	37037	1.29	.60	.75
Chimney Construction or Repair	P	35002	2.76	1.06	4.00
Cloth, Printing	P	40005	.28	.13	1.00
Clothing Mfg.	P	34015	.32	.15	.50
Coal, Fuel, Oil, or Wood Dealers	P	37014	5.50	2.56	.39
Cofferdam Work	P	35003	7.80	3.00	11.10

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Communication Equipment Installation	P	37015	3.29	1.83	1.37
Computer Mfg. and Assembly	P	37016	.32	.18	.30
Concrete Construction	P	35004	7.16	3.33	2.00
Concrete Prod. Mfg.	P	34016	.99	.66	2.60
Contact Lens Mfg.	P	34017	.18	.07	5.83
CONTRACTORS					
Construction and Erection -Executive Supervisors exercising supervision through superintendents and foremen - not direct supervision	P	35005	16.90	6.50	N/A
Construction and Erection Without Operators	R	35006	5.57	2.59	N/A
Cranes, Derricks, Power Shovels and Equipment Incidental thereto Rented to Others with operators including installation, repair or removal	R	35007	20.70	7.96	N/A
Cranes, Derricks, Power Shovels and Equipment Incidental thereto Rented to Others without operators including installation, repair or removal	R	35027	7.80	3.00	N/A
Earth Moving Equipment Other than Cranes, Derricks and Power Shovels-Rented to Others with Operators- including installation repair or removal	R	35008	4.73	2.20	N/A

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Excluding Automobiles Rented to Others With Operators including installation, repair or removal	R	35009	9.46	3.64	N/A
Excluding Automobiles Rented to Others Without Operators including installation, repair or removal	R	35010	4.39	2.04	N/A
Hod or Material Platform Hoists and Equipment - Incidental thereto Rented to Others With Operators - excluding installation, repair or removal	P	35011	39.78	15.30	N/A
Hod or Material Platform Hoists and Equipment - Incidental thereto Rented to Others Without Operators - excluding installation, repair or removal	R	35012	25.37	11.80	N/A
Ladders, Scaffolds Scaffolding, Sidewalk Bridges, Towers and Equipment Incidental thereto Rented to Others excluding installation, repair or removal	R	35013	28.96	11.14	N/A
Steam Boilers, Compressors, Air Pressure Tanks, Pneumatic Tools and Equipment Incidental thereto Rented to Others With Operators- including installation, repair or removal	R	35014	8.22	3.16	N/A

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Equipment Distributors Ladders Or Hoists Including Scaffolds	P	35015	13.00	5.00	11.10
Equipment Distributors Ladders Or Hoists Excluding Scaffolds	P	35016	8.60	4.00	5.95
Permanent Yard Maintenance or Storage of Equipment or Material	P	35017	2.49	1.16	3.00
Contractors - NOC	P	35028	2.70	1.50	1.75
Contractor-Executive supervisors or executive superintendents Attach End. LS-27	P	35029	12.60	7.00	INCL
Contractors - Subcontracted work - building construction repair or erection building up to 4 stories	P	35030	2.70	1.50	1.75
Contractors - Subcontracted work - building construction repair or erection building more than 4 stories	P	35031	4.05	2.25	2.00
Contractors - Subcontracted work - work in connection with street, highway, bridge or tunnel construction and all other instru- mentalities of transportation and communications.	P	35032	3.60	2.00	1.75
Crematories	P	40006	1.13	.75	2.00
Custom Farming	R	40077	1.18	.55	.30
Dairy Product Mfg.	P	33002	.60	.28	.70
Dental Laboratories	P	40007	.11	.06	.55
Detective or Patrol Agencies	P	40008	4.55	1.75	1.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Die Casting Mfg.	P	34018	.20	.13	2.20
Disk Jockey	P	36035	.54	.30	.25
Draftsmen	P	36008	.07	.04	1.00
Drapery Mfg.	P	34019	.12	.08	.30
Drilling	P	35018	3.35	1.86	2.00
Driveway Construction or Repair	P	35019	3.38	1.57	.75
Dry Wall Installation	P	36009	1.33	.74	.60
Dyeing	P	40009	.39	.18	4.00
Electric Light or Power Companies	P	40010	5.30	2.04	4.00
Electric Light or Power Line Construction	P	35020	10.48	4.03	1.41
Electrical Apparatus	P	40011	3.33	1.28	1.27
Electrician	P	36010	1.04	.69	1.17
Engineers Construction	P	35021	4.71	1.81	.75
Entertainers - Clowns Magicians	P	36038	.81	.45	.30
Excavation	P	35022	15.47	5.95	1.05
Exterminators	R	37017	2.16	.83	5.00
Eyeglass Mfg.	P	34020	.15	.07	1.36
Fabrication - Metal Products	P	40012	1.53	.71	2.00
Farm Machinery Dealer	P	31005	2.24	1.04	3.50
Farm Machinery Erection and Repair	P	37018	4.50	2.50	2.20
Feed Mfg. - Preparation	P	34021	2.02	1.12	1.30

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Fence Erection	P	37019	3.91	2.17	1.61
Fertilizer Liquid Application	P	40013	.73	.28	10.00
Fertilizer Mfg.	P	40014	1.48	.69	2.00
Fire or Burglary Protection Systems Installation, Service or Repair	P	37020	3.19	1.77	2.41
Fire Extinguisher Serving, Refilling, or Retesting	P	37021	2.65	1.47	2.00
Firemen	R	40015	.65	.25	2.00
Fishing Vessels	P	40016	5.02	2.79	2.00
Floor Sanding	P	35034	1.33	.74	.60
Floor Waxing	P	37022	15.31	5.89	3.00
Florist - Cultivating or Gardening - Store Operations should be Separately Rated	R	40017	.62	.29	.75
Flour Milling	P	34022	2.32	1.08	2.74
Food Product Mfg.	P	34023	.78	.30	2.00
Foundries	P	34024	.34	.19	.96
Fuel, Oil, Gasoline or Kerosene Sales	P	40018	6.66	2.56	1.28
Fumigating	P	40019	13.00	5.00	5.00
Funeral Directors - Including Products and Completed Operations Attach End. LS-27	P	40020	1.70	.79	INCL
Furniture Mfg.	P	34025	.21	.14	.97
Furniture stripping	P	37023	.25	.14	1.37

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Furniture Upholstering	P	37024	1.33	.74	.73
Furs or Pelts Processing	P	34026	.45	.25	.25
Garden and Landscaper	P	40021	2.05	1.14	2.00
Gasoline Station	P	37025	3.81	1.77	2.00
Glass or Glassware Mfg.	P	34027	.55	.21	.39
Glaziers	P	36011	1.37	.91	.48
Golf Course - Miniature	R	40081	1.80	1.00	N/A
Golf Course - Municipal or Public	R	40082	1.26	.70	N/A
Attach End. LS-16					
* Minimum Premium \$100					
Golf Driving Range	R	40083	1.80	1.00	N/A
* Minimum Premium \$60					
Golf Mobile - Rented or Leased	E	40084	175.87	81.80	N/A
Grain Dealers	P	40022	2.27	1.26	.75
Grain Elevator	P	40023	2.76	1.06	.75
Grain Milling	P	40024	1.56	.60	2.00
Gravel Digging	P	35023	2.39	1.11	2.00
Grouting	P	36012	1.50	1.00	.30
Guides & Outfitters	P	40092	5.40	3.00	.75
Gunsmithing	P	36013	.60	.23	9.86
Harness, Saddle, or Horse Furnishing Mfg.	P	34028	.13	.06	.46
Hay Baling	P	40025	1.80	1.20	1.00
Hay, Grain or Feed Dealers Including Local Managers	P	31006	3.12	1.45	2.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Home Health Care	P	38001	2.60	1.00	2.00
Honey Extracting	P	33003	.86	.40	.67
Horticultural Services	P	36014	.60	.28	1.50
Hot Air Balloons	P	40093	6.50	2.50	2.00
House Furnishing Installation, Including Upholstering	P	37026	1.59	.74	1.73
House Cleaning	P	37039	1.08	.60	.75
Hide Dealers	P	40026	.49	.27	.30
Ice Dealers	P	40027	2.19	1.46	1.00
Incinerator	P	40028	18.49	8.60	10.00
Inspection Company	P	40029	1.48	.82	.65
Instrument Mfg. NOC	P	34029	.16	.06	2.00
Insulation Work NOC	P	36015	1.46	.97	1.18
Interior Decorator	P	36016	1.33	.74	.73
Iron or Metal Decorative	P	36017	2.70	1.50	.92
Iron or Steel Erection	P	35024	11.65	4.48	1.48
Janitor and Cleaning Service	P	36018	1.33	.74	.67
Laboratories	P	40030	.11	.06	.65
Ladder, Scaffolds	P	35025	10.45	4.02	57.00
Landscape, Gardening	P	37027	2.25	1.50	2.00
Lathing	P	36019	.52	.35	.52
Laundries and Dry Cleaners	P	40032	.43	.20	2.00
Laundries and Dry Cleaner - Self Service Automatic - Including Completed Operations and Products Attach End. LS-15 Attach End. LS-27	R	40091	.43	.20	INCL

* Minimum Premium \$75

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Leather Goods Mfg. NOC	P	34050	.21	.08	.30
Lens Mfg.	P	34030	.23	.13	1.36
Livestock Dealers	P	40034	2.41	1.34	.75
Livestock Yards	P	40035	2.41	1.34	.75
Locksmith	P	40094	.34	.13	1.00
Logging and Lumbering	P	40033	2.06	.96	.16
Lumber Yards Including Local Managers	P	31007	2.99	1.39	.48
Machinery Installation	P	37028	2.39	1.11	1.57
Machinery Equipment Dealers - NOC	P	31008	2.24	1.04	3.00
Machine Shops NOC	P	40036	.55	.21	1.27
Mason	P	36020	1.70	1.13	.20
Metal Goods NOC	P	40037	.34	.13	1.00
Milk Processing	P	33004	1.01	.39	.75
Milling	P	40038	1.56	.60	.75
Millwork	P	37045	1.50	1.00	.30
Mining	P	40039	.75	.29	.41
Mobile Home Mfg. Not Self Powered	P	40040	.54	.30	.64
Mobile Home Parks Rentals More Than 1 Month	R	40085	1.26	.70	.30
Mobile Home Parks Rentals Less Than 1 Month	R	40086	4.86	2.70	.30
Motion Picture Production	P	40041	.22	.12	.75

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Mountain Climbing, Canoe Trips Backpacking Trips, etc.	P	40074	4.50	2.50	.75
Newspaper Publisher Including Completed Operations and Products Attach End. LS-27	P	40042	.19	.09	INCL
Nurserymen	P	36021	.65	.30	2.00
Office Machines NOC Including Products and Completed Operations Attach End. LS-27	P	40043	.60	.28	INCL
Orchards and Vineyards	P	33005	3.17	1.22	.75
Oystermen or Fishermen	P	40044	.29	.19	2.00
Package Delivery	P	37043	1.08	.60	.50
Paint Mfg.	P	34031	1.08	.50	1.31
Painting, Decorating or Paper Hanging	P	40080	1.66	.92	.24
Painting Shop	P	40045	.81	.31	1.03
Party Services	P	40075	1.08	.60	2.00
Pattern Making	P	36022	.20	.13	1.00
Paving / Blacktopping	P	37047	2.15	1.00	.75
Pet Grooming	P	37046	1.50	1.00	.75
Petroleum Product Mfg.	P	34032	2.63	1.01	.77
Pharmaceutical or Surgical Goods	P	40046	.13	.06	5.00
Photo Finishing Labs	P	37029	.15	.07	2.00
Photographers Including Products and Completed operations Attach End. LS-27	R	36023	.31	.17	INCL

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Piano Tuning Including Completed operations Attach End. LS-27	P	36024	.70	.39	INCL
Plastering	P	36025	1.87	1.04	.52
Plastic or Rubber Goods Mfg.	P	34033	.31	.12	1.48
Playground or Exercise Mfg.	P	34034	.42	.16	5.00
Plumbing	P	36026	1.86	1.24	2.28
Plumbing - Domestic NOC	P	36027	1.86	1.24	2.28
Prefabricated Buildings	P	34036	2.56	1.42	1.00
Printing - Including Completed Operations and Products Attach End. LS-27	P	40047	.13	.07	INCL
Publishers Including Products and Completed Operations Attach End. LS-27	P	40048	.09	.05	INCL
Pumps, Mfg.	P	34035	.55	.21	1.15
Quarries	P	39008	3.20	1.23	.41
Radio, TV Station	P	36037	1.35	.75	1.00
Real Estate Agent - Including Products and Completed Operations Attach End. LS-11 & LS-27	P	40049	.45	.21	INCL
Record or Tape Mfg.	P	34037	.18	.12	.36
Rendering Works	P	40050	.21	.08	.77
Roofing	P	36028	4.73	3.15	1.52
Rope or Twine Mfg.	P	34038	.09	.06	1.50
Safety Systems-Installation Service & Repair	P	37050	2.60	1.00	4.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Sail Making	P	36029	.11	.06	.77
Sales and Service	P	37030	.19	.09	1.00
Sand or Gravel Digging	P	39009	2.21	1.23	.46
Satellite Systems-Installation Service & Repair	P	37041	1.08	.60	.30
Saw Mills and Planing Mills	P	39010	.75	.35	.32
Seed Merchants	P	31009	.72	.48	.50
Septic Tank Cleaning	P	40051	3.16	1.47	.70
Septic Tank Installation, Maintenance, and Repair	P	40052	3.16	1.47	2.02
Service - NOC	P	37052	1.75	.97	.60
Sheet Metal Work	P	35033	1.35	.75	.25
Siding	P	36034	1.08	.72	.60
Sign Erection	P	36030	5.40	3.00	1.00
Sign Manufacturer	P	34039	.49	.19	.75
Sign Painting	P	36031	.94	.52	.52
Skating Rink Attach End. LS-14 * Minimum Premium \$150	FL	40087	450.00	250.00	N/A
Skeet or Trap Ranges Attach End. LS-14 * Minimum Premium \$60	FL	40088	537.50	250.00	N/A
Ski Lifts Attach End. LS-14 * Minimum Premium \$60	FL	40089	1075.00	500.00	N/A
Small Appliance Repair	P	37031	1.24	.69	3.00
Snow Removal	P	37048	7.80	3.00	.75
Soft-Drink Mfg.	P	33006	3.35	1.29	5.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Sporting Goods Mfg.	P	34040	.29	.11	5.00
Spraying of Crops	R	40053	2.50	.96	10.00
Spraying of Trees	P	40054	8.06	3.10	2.00
Stables	P	39011	2.45	1.36	.77
Stevedoring	P	40055	2.24	1.04	.30
Stock Yards	P	39012	1.96	1.09	.77
Stove Mfg.	P	34041	.49	.27	3.30
Street Cleaning - Including Snow Removal	P	40056	2.75	1.28	3.00
Surgical Supplies Rental	P	38002	2.60	1.00	.75
Surveyors	P	40057	2.39	1.33	2.00
Syrup Refining	P	33007	.86	.40	.45
Tank Mfg.	P	34042	.47	.18	10.00
Tank Erection and Repair	P	37032	2.89	1.11	4.00
Tanneries	P	40058	.24	.11	4.00
Tanning Huts	P	38003	7.80	3.00	4.00
Taxidermy	P	40059	.17	.08	.70
Television and Radio Installation and Repair	P	37033	.63	.35	1.18
Tents Rented to Others	R	37034	.90	.50	4.00
Textile Product Mfg.	P	34043	.11	.06	1.16
Tile, Stone Installation	P	37053	1.50	1.00	.30
Tilling	P	37049	1.50	1.00	.30
Tobacco Product Mfg.	P	34044	.16	.06	5.00
Tool Mfg.	P	34045	.22	.10	4.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Trampoline Centers	R	40060	5.20	2.00	5.00
Trash Removal	P	40076	1.56	.60	2.00
Travel Tours	TD	40061	.90	.50	.77
Tree Pruning - Including Completed Operations and Products Attach End. LS-27	P	40062	3.68	2.45	INCL
Truckmen	P	40063	1.55	.72	.30
Upholstering	P	36032	.09	.06	.54
Vacation Farm	PP	39013	3.60	2.00	.77
Vegetable or Fruit Packing	P	33008	1.08	.60	.29
Vegetable or Fruit Picking	P	33009	.56	.31	.29
Veneer Product Mfg.	P	34046	.33	.22	.75
Venetian Blind Mfg.	P	34047	.21	.14	.30
Veterinarians - Including and Products Completed Operations Attach End. LS-27	P	40064	1.03	.57	INCL
Volunteer First Aid & Rescue Squad	PP	40065	4.50	2.50	3.00
Warehouse - Cold - Including Products and Completed Operations Attach End. LS-27	R	40066	1.03	.48	INCL
Warehouse - Storage - Including Products and Completed Operations Attach End. LS-27	R	40067	1.89	.88	INCL
Water Bottling	P	33010	2.77	1.29	3.00
Water Softening Equipment Rental	P	37035	1.80	1.00	2.00

MANUFACTURERS AND CONTRACTORS

CLASSIFICATION	SYM	CODE	TERR 01	TERR 02-19	PROD/COMP OPER
Water Softening Equipment - Service and Installation	P	37036	2.65	1.47	3.49
Welding & Cutting	P	36033	4.50	1.73	1.74
Wells	P	40068	.38	.25	N/A
Wig Mfg.	P	40069	.12	.08	.21
Window Cleaning	P	37042	.52	.35	.30
Window Lettering	P	35026	.52	.35	.30
Wine Mfg. - Sparkling	P	33011	1.04	.40	10.00
Wine Mfg. - Still	P	33012	1.64	.63	4.36
Wood Mfg. - Lumber	P	34048	.52	.35	.32
Woodenware Mfg.	P	34049	.26	.10	1.00
Wrecking Buildings or Structure	P	40070	89.86	34.56	N/A
Yards - Contractors	P	40071	2.38	1.32	4.00
Yards - Lumber	P	40072	2.27	1.26	.75
Yards - Stockyards	P	40073	2.41	1.34	2.00

SPECIAL NEW YORK CITY RATES

**LS-1 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
	01003	01004	01005	01006
Bronx	6.55	7.43	10.41	11.30
Kings (Brooklyn)	5.05	6.24	9.22	10.70
New York	4.46	5.65	10.70	12.79
Queens	5.05	5.05	6.84	8.62
Richmond (TERR 10)	4.17	4.17	5.36	5.36

COMPREHENSIVE PERSONAL LIABILITY (FL-CPL)

1 Family -	14019	41.97	41.97	41.97	41.97	41.97
2 Family -	14020	61.56	61.56	61.56	61.56	61.56
3 Family -	14021	113.32	113.32	113.32	113.32	113.32
4 Family -	14022	131.51	131.51	131.51	131.51	131.51

PREMISES LIABILITY (FL-OLT) Bronx Kings New York Queens Richmond

1 Family -	02001	38.40	38.40	38.40	38.40	38.40
2 Family -	02005	56.32	56.32	56.32	56.32	56.32
3 Family -	02009	103.68	103.68	103.68	103.68	103.68
4 Family -	02010	120.32	120.32	120.32	120.32	120.32

With permitted Office
Professional, Private School
or Studio add \$8.96 to above

OPTIONAL COVERAGES & ENDORSEMENTS:

ADDITIONAL INSURED - (Various Forms)

The following additional insureds may be added at no additional premium:

- a) spouses (LS-22)
- b) fiduciaries (administrators, executors, guardians, committees and trustees) (LS-22)
- c) members of clubs or unincorporated associations (LS-23)
- d) mortgagees and loss payees (LS-22) (No occupancy of premises)

The following additional insureds may be added at a 10% increase to the liability premium:

- a) additional owners (LS-19) (LS-22)
- b) architects, engineers or surveyors engaged by the insured (LS-21) (LS-22)
- c) concessionaires (LS-22)
- d) employees other than executives and others qualifying as insureds (LS-21)
- e) mortgagees and loss payees (LS-22) (Occupancy of premises)
- f) owner when tenant is named insured (LS-19)
- g) purchasers under contract/owners by deed (No occupancy of premises) (LS-22)
- h) Person or organization where charge for services is 25% or greater of insured's total annual charge for services.

The following additional insureds may be added at a 25% increase to the liability premium:

- a) architects, engineers or surveyors engaged by others (LS-22)
- b) contractors or subcontractors (LS-21) (LS-22)
- c) persons or organizations involved with saddle animals (LS-22)
- d) purchasers under contract / owners by deed (Occupancy of Premises) (LS-22)
- e) tenants or exhibitors (LS-22)
- f) trustees in bankruptcy and receivers in bankruptcy. (LS-22)

Additional Insured - State or Political Subdivision - (LS-25)

\$5.00 per subdivision.

When the charge for services is less than 25% of insured's total annual charge for services, apply the following:

The following additional insureds may be added at a 2% increase to the liability premium:

Person or organization where charge for services is less than 25% of insured's total annual charge for services.

ADDITIONAL INSURED - CONTRACTUAL OBLIGATION -

Owner & Lessees - (LS-24)	\$117 per policy
Contractors - (LS-24A)	\$130 per policy

ADDITIONAL INSURED - VENDORS BROAD FORM (LS-71)

Charge 15% of :

The manufacturer's or distributor's products / completed operations premium applicable to the products sold by the vendor.

ADDITIONAL RESIDENCE RENTED TO OTHERS (LS-419)

Refer to Dwelling Classifications

ADDITIONAL RESIDENCE PREMISES - RENTED TO OTHERS

Refer to appropriate classifications

AGGREGATE LIMITS -

An aggregate limit for BI / PD may be included on :

- a. Consolidated hazard forms such as LS-5 and LS-6, and
- b. Combined individual hazard forms such as LS-1, LS-3 and LS-8.

Each Occurrence (000)	Aggregate Limit (000)						
	100	300	500	1,000	2,000	3,000	5,000
25	.970	1.000	1.000	1.000	1.000	1.000	1.000
50	.950	.985	1.000	1.000	1.000	1.000	1.000
100	---	.960	.980	1.000	1.000	1.000	1.000
300	---	---	.950	.960	.985	1.000	1.000
500	---	---	---	.950	.970	.985	1.000
1,000	---	---	---	---	.950	.960	.980
2,000	---	---	---	---	---	.945	.955

Multiply the appropriate factor from the aggregate limit table by the base rate.

ASBESTOS EXCLUSION - (LS-187)

\$1 credit per policy

ASSAULT & BATTERY EXCLUSION - (LS-73)

\$10 Credit per Premises.

BEAUTY OR BARBER SHOP LIABILITY (LS-44) (Code 50001)

Charge in addition to other general liability classifications.

Limits of Liability Each Claim / Aggregate	Beauty Parlor		Barber Shop		Manicurist
	Full Time	Part Time	First Barber	Each Add'l	
25,000 / 50,000	22	11	12	6	8
50,000 / 100,000	26	13	14	7	9
100,000 / 200,000	28	14	16	8	10
200,000 / 400,000	30	15	17	9	11
250,000 / 500,000	31	16	18	9	12
300,000 / 600,000	32	16	18	9	12
500,000 / 1,000,000	34	17	20	10	13
1,000,000 / 2,000,000	36	18	22	11	14
2,000,000 / 4,000,000	38	19	24	12	15

Minimum premium is \$25. per year.

Minimum premium for Beauty or Barber Shop Liability applies in addition to other standard or special minimum premiums.

BUSINESS GENERAL LIABILITY (LS-5)

Charge for the following :

Premises / Operations
Owners & Contractors Protective (if any)
Products / Completed Operations (if any)

Plus \$30 per year (Flat Charge).

All of the above are multiplied by the appropriate increased limits or the OL&T increased limits factors.

BUSINESS GENERAL LIABILITY - EXTRA COVERAGE (LS-6)

Charge for the following:

Premises / Operations
Premises Medical Payments (1,000/10,000)
Owners & Contractors Protective (if any)
Products / Completed Operations (if any)
Fire Damage Legal (if any)
Host Liquor Legal (if any)
Personal Injury

All of the above are multiplied by the appropriate increased limits or the OL&T increased limits factors.

BUSINESS PREMISES EXCLUSION OTHER THAN DESIGNATED PREMISES (LS-70)

For use with LS-5 and LS-6 \$10.00 credit per policy

CARE PROVIDED FOR OTHERS - (LS-64) (Code 50002)

\$20 per Person (times OL&T increased limits)

CLERGYPERSON PROFESSIONAL LEGAL LIABILITY (LS-45) (Code 50003)

Charge in addition to other general liability classifications.

Limit of Liability		Rate per Clergyperson	* Minimum Premium
Each Loss / Aggregate			
25,000 / 50,000		35.	35.
50,000 / 100,000		41.	41.
100,000 / 200,000		44.	44.
200,000 / 400,000		49.	49.
250,000 / 500,000		50.	50.
300,000 / 600,000		51.	51.
500,000 / 1,000,000		57.	57.
1,000,000 / 2,000,000		66.	66.
2,000,000 / 4,000,000		76.	76.

* Minimum premium for Clergyperson Professional Legal Liability applies in addition to other standard or special minimum premiums.

CONTRACTUAL LIABILITY LIMITATION (LS-92)

Applicable to form LS-6 \$5.00 credit

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

LS-1	5% credit
LS-3, 4, 5, 6	10% credit

DEDUCTIBLE INSURANCE - BI & PD (LS-55)

The following deductibles shall be applied to the final premium.
The amount of insured retention applies per claim.

Amount of Insured Retention	% of Credit		
	PERS LIAB OLT & SKL	M&C	Products & Compl Operations
\$ 100	1.5%	1.5%	1.5%
200	2.5%	2.5%	2.0%
250	3.0%	3.0%	2.6%
500	5.3%	5.3%	4.8%
1,000	9.1%	9.1%	8.4%
2,000	14.7%	14.7%	13.2%
2,500	15.6%	15.6%	14.0%
5,000	20.0%	20.0%	18.0%

This % of credit shall not reduce any Minimum Premium.

Deductible discounts apply to the basic limit rates. The rates for increased limits must be based upon full coverage rates.

DEDUCTIBLE LIABILITY COVERAGE - PROPERTY DAMAGE ONLY (LS-56)

Amount of Insured Retention	% of Credit		
	PERS LIAB OLT & SKL	M&C	Products & Compl Operations
\$ 100	1.0%	.5%	.6%
200	2.0%	1.0%	1.2%
250	3.0%	1.5%	2.0%
500	5.0%	2.5%	3.0%
1,000	7.0%	3.5%	5.0%
2,000	10.0%	5.0%	10.0%
2,500	10.2%	5.4%	11.2%
5,000	11.3%	7.1%	17.3%

This % of credit shall not reduce any Minimum Premium.

DRUGGIST (LS-47) (Code 50004)

Charge in addition to other general liability classifications.

Limits of Liability Each Claim / Aggregate	Rate per \$1,000 of Receipts	* Minimum Premium per Store
25,000 / 50,000	.48	25.
50,000 / 100,000	.51	27.
100,000 / 200,000	.54	28.
200,000 / 400,000	.64	33.
250,000 / 500,000	.67	35.
300,000 / 600,000	.70	36.
500,000 / 1,000,000	.81	42.
1,000,000 / 2,000,000	1.00	52.
2,000,000 / 4,000,000	1.23	64.

* Minimum premium for Druggists Liability applies in addition to other standard or special minimum premiums.

Minimum Premium - \$25. per location

EMPLOYERS' NON-OWNERSHIP AUTOMOBILE (LS-50) (Code 50005)

Charge in addition to other general liability classifications.

Limit of Liability Each Accident	Premium
25,000	35.
50,000	41.
100,000	44.
200,000	49.
250,000	50.
300,000	51.
500,000	57.
1,000,000	66.
2,000,000	76.

EXCLUSION - COMPLETED OPERATIONS (LS-16E)

This endorsement excludes Completed Operations from the Products / Completed Operations Hazard.

Charge 50% of the Products / Completed Operations premium.

EXCLUSION - LEAD (FL-59)

For habitational exposures with classification codes beginning with 02, constructed prior to 1980 without proof of remediation, apply a 7% credit to the base rate.

** NOTE: Temporary lead coverage optionally available - See FL-17.

EXCLUSION - LEAD (LS-59)

For habitational exposures with classification codes beginning with 01, constructed prior to 1980 without proof of remediation, apply a 7% credit to the base rate.

** NOTE: Temporary lead coverage optionally available - See FL-17.

EXCLUSION - NAMED INSUREDS PRODUCTS (LS-16)

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 OF CERTAIN ROOFING OPERATIONS - (LS-78)

(Applies to General Liability and products/completed operations)

5% credit

EXCLUSION OF NEWLY ACQUIRED ENTITIES (LS-91)

\$5.00 credit

EXCLUSION - PRODUCTS / COMPLETED OPERATIONS HAZARD (LS-16B)

This endorsement excludes Products and Completed Operations from the policy.

Do not make charge for Products and Completed Operations.

EXCLUSION OF HOT APPLICATION ROOFING OPERATIONS - (LS-98)

\$10 credit per policy

EXCLUSION OF WORK PERFORMED FROM SCAFFOLDING - (LS-97)

\$5 credit per policy

EXCLUSIONARY ENDORSEMENTS -

To be attached when applicable - no change in premium.

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

EXPLOSION, COLLAPSE AND/OR UNDERGROUND PROPERTY DAMAGE (LS-26) (Code 50006)

Charge in addition to other general liability classifications.

Limits of Liability	Premiums for Hazards		
	X	C	U
25,000	15	15	15
50,000	17	17	17
100,000	19	19	19
200,000	21	21	21
250,000	22	22	22
300,000	22	22	22
500,000	24	24	24
1,000,000	28	28	28
2,000,000	33	33	33

EXTENDED POLLUTION EXCLUSION (LS-89)

\$5.00 credit

EXTERIOR INSULATION EXCLUSION - (LS-120)

This form excludes coverage for bodily injury, property damage or where applicable, personal injury or advertising injury, arising from the design, manufacture, sale, service, construction, fabrication, preparation, installation, application, maintenance, or repair, including remodeling, correction, replacement or maintenance of exterior insulation or finish system or any similar system or part thereof, including any methodology to correct any problem with such an installed system by or for an insured.

\$1 credit per policy

FARM POLLUTION LIABILITY - LIMITED COVERAGE (LS-414) (Code 50007)

\$25 per Premises (times OL&T increased limits)

FIRE DAMAGE LEGAL LIABILITY (LS-48) (Code 50008)

Commercial Property, Building Only.

Charge 25% of the 80% co-insurance building rate. The rates apply per \$100 of the limit of insurance for each insured structure.

Minimum Premium - \$ 5.00 per structure
10.00 policy minimum premium

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

Limit of Liability	Premium
25,000	36.00
50,000	43.00
100,000	49.00
300,000	61.00
500,000	72.00
1,000,000	87.00

HOST LIQUOR LEGAL (LS-30) (Code 50009)

Charge an additional 10% of liability premiums.

Annual Minimum Premium - \$25.

**INSUREDS LIABILITY WHILE EMPLOYED BY OTHERS IN NON FARM JOBS (LS-418)
(Code 50010)**

\$15 per year (times OL&T increased limits)

LEAD COVERAGE (FL-17)

Do not attach LS-59 or FL-59 when FL-17 is attached.

	\$100,000 Per Occurrence	\$300,000 Per Occurrence
	\$200,000 Annual Aggregate	\$600,000 Annual Aggregate
1 Apartment Unit or 1 Family Dwelling	289	372
2 Apartment Units or 2 Family Dwelling	419	557
3 Apartment Units or 3 Family Dwelling	641	852
4 Apartment Units or 4 Family Dwelling	713	948
Each Additional Apartment Unit (Add to 4 Apt. units)	50	66

LEAD EXCLUSION - (LS-57)

This form is available for Manufacturers & Contractors (M&C) classifications.

This form excludes bodily injury or property damage arising out of any exposure to lead, lead paint or any other material or substance containing lead. This exclusion applies to structures on which the contractor is working, only when such structures were built prior to 1980 and have not undergone lead abatement procedures.

Apply a 2% credit to the base rate.

LIQUOR LEGAL LIABILITY (LS-34) (Code 50011)

Taverns & Restaurants

Charge in addition to other general liability classifications.

Limits of Liability Each Claim / Each Common Cause	Rates per \$100 of Receipts				* Minimum Premium per Location Rest. / Tavern	
	Restaurants		Taverns			
	Upstate	New York City	Upstate	New York City		
25,000 / 25,000	.42	.42	.80	.80	660. / 1254.	
50,000 / 50,000	.57	.57	1.08	1.08	766. / 1455.	
100,000 / 100,000	.82	.82	1.56	1.56	832. / 1581.	
200,000 / 200,000	1.11	.93	2.11	1.77	918. / 1744.	
250,000 / 250,000	1.21	.97	2.30	1.84	950. / 1805.	
300,000 / 300,000	1.32	1.01	2.51	1.92	971. / 1845.	
500,000 / 500,000	1.58	1.11	3.00	2.11	1,162. / 2,208.	
1,000,000 / 1,000,000	1.85	1.21	3.52	2.30	1,373. / 2,609.	
2,000,000 / 2,000,000	2.17	1.42	4.12	2.70	1,622. / 3,082.	

For classifications shown below multiply factors times appropriate rate and minimum premium.

Beer & Wine Only .90 times Restaurant or Tavern rate

Clubs .75 times Tavern rate

Package Store .50 times Restaurant rate

* Minimum premium for Liquor Legal Liability applies in addition to other standard or special minimum premiums.

MORTICIANS OR CEMETERY COVERAGE (LS-46) (Code 50012)

Charge in addition to other general liability classifications.

Limit of Liability Each Claim / Aggregate	Rate per Body		* Minimum Premium
	First 100	Over 100	
25,000 / 50,000	.50	.40	35.
50,000 / 100,000	.58	.46	41.
100,000 / 200,000	.63	.50	44.
200,000 / 400,000	.70	.56	49.
250,000 / 500,000	.72	.58	50.
300,000 / 600,000	.74	.59	51.
500,000 / 1,000,000	.82	.65	57.
1,000,000 / 2,000,000	.94	.75	66.
2,000,000 / 4,000,000	1.08	.87	76.

* Minimum premium for Morticians or Cemetery Coverage applies in addition to other standard or special minimum premiums.

OPERATIONS EXCLUSION (LS-18)

This endorsement excludes ongoing operations from Premises / Operations hazard.

Do not charge for operation that is excluded. Charge for all other Premises and Operations.

OWNERS OR CONTRACTORS PROTECTIVE (LS-8)

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	.26	.10
Construction Operations - Owners - NOC	TC	16002	.18	.08

PERSONAL INJURY LIABILITY (LS-49) (Code 50013)

Premium calculation -

5% of the annual base rate is charged for each group selected (Group a,b, or c)

If the insured participated in the amount of indemnity payment then the following percentages apply:

% Participation	Rate %
0	5.0
10	4.7
15	4.5
25	4.2

Minimum Premium - \$ 31.25

PRIMARY AND NON-CONTRIBUTORY COVERAGE - (LS-39) No premium charge.

SEASONAL OCCUPANCY

Any classification that is closed for business for a portion of the year may use the following procedure: (describe as seasonal)

Open Season - rates shall be applied pro-rata of the open season.

Closed Season - rates shall be multiplied by .30 and shall be applied pro-rata of the closed season.

This procedure applies when there is no specific classification to rate seasonal property.

SILICA EXCLUSION - (LS-118)

This form excludes coverage for bodily injury, property damage or where applicable, personal injury or advertising injury, arising from the actual, alleged, or threatened exposure to or ingestion, inhalation, absorption or presence of silica in any form or to any harmful substance related to silica. This exclusion applies to any occurrence, notice, claim or suit arising out of or resulting from the deleterious health effects associated with silica.

\$1 credit per policy

SUDDEN AND ACCIDENTAL POLLUTION ENDORSEMENT - (LS-69) (Code 50014)

	Per Premises
Farms	25.
Operations using toxic substances	150.
Waste-disposal, recycling & transporting	100.
All Others	20.

Use OL&T increased limits with Sudden and Accidental Pollution End.

WATER DAMAGE EXCLUSION - NEW YORK CITY ONLY - (LS-75)

	Credit
Apartment or Tenement Houses	2.50 per apartment
Hotels & Apartment Hotels	.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.