New York
Businessowners 3.0

Merchants Advantage Plus® – Businessowners

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1. Application of This Manual

This manual contains the rules and rates of the Merchants Advantage Plus® Businessowners Program. The rules and rates in this manual may not be amended except as specifically permitted herein.

2. Policy Term

The Policy may be written from inception until expiration (unless cancelled). Each renewal premium shall be computed according to the current rules, rates and forms. Coverage may be renewed annually using a Renewal Declaration Page (e.g., renewal certificate). (All premiums and rates contained in this manual are annual.)

3. Rounding Rule

A) Round rates to two decimal places. When a third decimal place is 5 or more, round to the next higher number, e.g., .125 = .13

B) Round the premium for each coverage or exposure for which a separate premium is calculated to the nearest whole dollar, e.g., $100.50 = $101.00 while $100.49 = $100.00. Charge a premium of at least $1.00 whenever a separate premium is calculated.

4. Premium Charges

Additional Premiums

Prorate all changes requiring additional premium (including flat premium charges). Apply the rules and rates in effect on the inception date of the policy in computing the additional premium.

Waiver of Premium

Any return premium due to the insured will be granted.

5. Rating Plans

Individual Risk Premium Modification Plan (Refer to the Company)

Schedule Rating Plan (Refer to the Company)

Expense Reduction Plan (Refer to the Company)

6. Cancellation Provisions

The entire policy must be cancelled if any mandatory coverages are cancelled. All cancelled policies or other evidence of cancellation must be sent to the Company.

All requests for policy cancellation are computed pro rata and rounded to the next higher whole dollar. However, if policy cancellation is made at the request of the insured or for reasons of non-payment of premium the Company will retain a policy minimum of $150.00.

Non-payment cancellations are computed on a pro rata basis.

If the insured goes out of business, return premium is calculated pro rata and rounded to the next higher whole dollar.

7. Minimum Premiums

A minimum premium applies to the Merchants Advantage Plus® policy. Refer to the State Rate pages for the applicable minimum premiums.

These minimum premiums are not subject to modification.

8. Multiple Locations / Enterprises

Liability coverage on the Merchants Advantage Plus® policy is on a comprehensive basis. More than one location may be written under a single policy. The liability limit applies per location.

9. Ownership

When the building and business personal property are under the same or common ownership, both must be included in the same policy. If the building and business personal property are under separate ownership, they may be insured separately.

10. Policy Changes and Endorsements

Permissible changes may be grouped as follows:

1. Buildings and business personal property – limits may be increased or decreased.
2. Number of locations – may be increased or decreased.
3. Optional coverages – may be added or deleted – limits may be increased or decreased.

11. Factors and Multipliers

Whenever applicable, factors or multipliers are to be applied consecutively and not added together.

12. Construction

For buildings insured, the construction types are:

Frame

Buildings where the exterior walls are wood or other combustible materials including construction where combustible materials are combined with other materials such as brick veneer, stone veneer, wood ironclad or stucco on wood. Light metal buildings must also be rated as frame.

Joisted Masonry

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

Non-Combustible

Buildings where the exterior walls, floors and roof are constructed of and supported by, metal, asbestos, gypsum or other non-combustible materials.

Masonry Non-Combustible

Buildings where the exterior walls are constructed of masonry materials such as abode, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, with the floors and roof of metal or other non-combustible materials.

Modified Fire Resistive and Fire Resistive

Buildings where the exterior walls, floors, and roof are constructed of masonry or other fire resistive materials, with a fire resistive rating of one hour or more.

12. Construction cont'd.

Mixed Construction

When a building is of mixed construction, determine the applicable construction type as follows:

1. If 2/3 or more of the total wall area is of masonry or fire resistive materials, the construction type is:
   a) Fire Resistive or Modified Fire Resistive, when 2/3 or more of the total floor and roof area is of masonry or fire resistive materials.
   b) Masonry Non-Combustible, when 2/3 or more of the total floor and roof area is of non-combustible materials.
   c) Joisted Masonry, when more than 1/3 of the total floor and roof area is of combustible materials.
2. If 2/3 or more of the total wall area and 2/3 or more of the floor and roof area is of non-combustible materials, the applicable Construction Type is Non-Combustible.
3. If more than 1/3 of the total wall area is of combustible materials, the applicable Construction Type is Frame.
4. If none of the above describe the building, Refer to Company for construction type giving construction details.

13. Fire Protection

Protection Class is determined from the company manual. The Protection Class Manual includes National Fire Board recognized classes of protection.

14. Premium Audit

Liability premiums and exposures that are variable are subject to audit at any time during the policy period or within 180 days of the expiration of the policy.

15. Interpolation

For Building and Business Personal Property limits not displayed in the Amount of Insurance tables, compute the Amount of Insurance factor by interpolation.

Example:

The factors shown in this example are for illustrative purposes only and are not necessarily the factors shown in the limit of insurance tables of this manual.

(1) If the selected building limit of insurance is $315,000, the nearest factors are for $310,000 and $320,000.

(2) For $310,000, the Building Amount of Insurance factor for the Fire peril under Property Class Group 1 is 1.550 and for $320,000 the factor is 1.601.

(3) Calculate the difference between the two factors and divide by 10 (the difference, in thousands, between 320,000 and 310,000). This provides a factor per $1,000.

```
  1.601
 -1.550
 ------
  0.051 ÷ 10 = 0.0051
```

(4) Multiply the factor determined in Paragraph **(3)** per $1,000 times 5 (the difference in thousands between 315,000 and 310,000) and add to 1.550, the factor for $310,000.

```
  0.0051
x       5
 ------
  0.0255
 1.550 + 0.0255 = 1.5755
```

(5) Rounding to 3 decimal places, the result in this example is 1.576.

General Eligibility

1. The classifications listed in SECTION 7 – RATES AND RELATIVITIES are the only classifications eligible to be written in this program.
2. When Building Coverage is provided, tenants must carry their own insurance
3. When Building Coverage is provided, habitational occupancies should not exceed 50% of the total Building square footage.
4. Annual revenue should not exceed $20,000,000.
5. Internet sales should not exceed 35% of total revenues.
6. The business should have favorable loss experience and no evidence of loss frequency.
7. The business must be financially stable and in good financial condition.
8. Housekeeping should be excellent.
9. A storage building that is leased, operated or owned by the insured and incidental to an eligible operation may be added to the policy. Buildings up to 5,000 square feet may be covered. Select the Building and Business Personal Property class based on the property stored.

Ineligible

1. Building coverage on buildings over 4 stories.
2. Buildings owned by a Condominium Association.
3. Building coverage on buildings listed on the National Historic Registry.
4. Buildings with more than 30% vacancy or unoccupied or under renovation buildings.
5. Risks that directly import goods are ineligible.
6. Products sold under the insured's label are ineligible, except for eligible classifications in the Food Segment. Relabeling of goods such as promotional items is acceptable.
7. Gasoline sales or LPG sales other than incidental tank refill are ineligible.
8. Any industrial, institutional or municipal work other than residential type work in an industrial, institutional or municipal building.

Food Classifications

TARGET

Food Service risks without table service (no waitress or waiter serving customers at their table) such as bakeries, delis, pizza shops, sandwich shops, coffee shops, donut shops, internet cafes, juice bars, refreshment stands and ice cream/yogurt stores.

DESIRABLE RISK CHARACTERISTICS

- In business and under current ownership / management for 3 years or more
- Cooking and ventilation equipment is fully compliant with NFPA 96 and UL 300
- Receipts for alcoholic beverages should not exceed 30% of total gross receipts
- Drop off catering receipts should not exceed 30% of total gross receipts

INELIGIBLE

- Risks located in a converted dwelling with habitational occupancy
- Banquet facilities
- Playgrounds & Recreational facilities
- If Delivery Service is offered, then Hired & Non-owned Auto Liability is not available

Lessors Risk Buildings

TARGET

Owners of commercial buildings occupied by offices, retail, service and wholesale businesses where the owner occupies less than 25% of the building.

DESIRABLE RISKS

- All tenants sign a lease agreement requiring Additional Insured status with Hold Harmless Agreement. Tenants maintain separate insurance.
- Building maintenance contractors name the owner as Additional Insured with a Hold Harmless Agreement.
- Less than 50% habitational occupancy
- At least 70% of the building should be occupied by BOP eligible operations

INELIGIBLE RISKS

- Building with the following occupancy types: Industrial, Institutional, Manufacturing, Marijuana-related
- Shopping Malls

Office Classifications

TARGET

Offices that provide legal, medical, financial or professional services.

INELIGIBLE RISKS

- Associations
- Banks and other Financial Institutions
- Building Maintenance/Janitorial or Cleaning Services (may be written on MAP Contractors Package)
- Charitable Organizations
- Collection, Credit or Loan Companies
- Contractors Offices (see Contractors segment)
- Detective, Inspection or Security Services
- Employee Leasing Companies / Temporary Help Agencies
- Medical Offices that include the following operations:
  - Any premises used by ambulance services
  - Any short-term or long-term rehabilitation facilities
  - Any premises used for inpatient/outpatient surgical procedures
  - Any premises used for physical therapy
  - Any premises used as an ambulatory center
  - Any premises used for emergency care
- Non-Profit Organizations
- Telemarketing Operations

Retail Classifications

TARGET

Risks in which the principal business is the retail buying and selling of goods.

DESIRABLE RISK CHARACTERISTICS

- In business and under current ownership / management for 3 years or more
- Year-round operations
- If delivery services are provided, hired and non-owned auto coverage is not available
- Subcontracted work should not exceed 30% of the total operation
- Discuss with your underwriting prior to binding if there are:
  - incidental sales of LPG
  - installation, service, or repair operations in conjunction with retail sales

INELIGIBLE RISKS

- Sales of firearms or ammunition
- Sales of directly imported products

Service

TARGET

Risks who provide consumer services, businesses repairing light consumer goods and businesses engaged in copying and printing. Risks such as beauty shops, barber shops, opticians, funeral homes, photographers, screen printers, veterinarians, dry cleaners, electronic repair, computer repair, appliance repair, and printers.

DESIRABLE RISK CHARACTERISTICS

- In business and under current ownership / management for 3 years or more
- Year-round operations

INELIGIBLE RISKS

- Sales of directly imported goods

Wholesale

TARGET

Distributors and suppliers of various types of domestic goods.

DESIRABLE RISK CHARACTERISTICS

- In business and under current ownership / management for 3 years or more
- The floor area open to the public should not exceed 30% of the total floor area

INELIGIBLE RISKS

- Equipment rental or repair
- 24 hour operations
- Sales / Distribution of:
  - directly imported products
  - firearms or ammunition
  - gasoline or LPG
  - used or refurbished equipment or appliances

Merchants Advantage Plus® – Businessowners

SECTION 3 – MANDATORY COVERAGES & PREMIUM DETERMINATION

1. Mandatory Coverages

Merchants Advantage Plus® policies contain coverages which are mandatory and may not be deleted or modified. Rates for these mandatory coverages produce premium charges, which are less than those which would be obtained by specific rating for individual coverages as is done under other package policies.

1. Businessowners Coverage Form BP 00 03

2. Fungus BP 06 77

The policy includes a $15,000 limit for loss or damage to covered property caused by fungi, wet rot or dry rot, or bacteria, including the cost of removal, subject to the Property Deductible. No additional premium charge applies.

3. One of the following *Merchants Advantage Plus®* Extension Endorsements, as determined by the predominant market segment* of the policy.

a. Food Plus MU 82 42
b. Lessors Risk Plus MU 82 43
c. Office Plus MU 82 44
d. Retail Plus MU 82 45
e. Service Plus MU 82 46
f. Wholesale Plus MU 82 48

*When there is more than one market segment on a policy, predominant market segment is determined by the segment with the highest Building and BPP limits.

These Extension Endorsements provide various Additional Coverages and Coverage Extensions, including:

Property Coverages

Accounts Receivable (n/a Lessors Risk)
Claims Expense
Computer Fraud & Funds Transfer
Debris Removal
Employee Dishonesty
Extended Business Income
Forgery or Alteration
Identity Recovery
Lock and Key Replacement
Money & Securities (n/a Lessors Risk)
Newly Acquired or Constructed Property
Ordinance or Law
Outdoor Property
Outdoor Signs
Pollutant Clean Up and Removal
Spoilage (n/a Lessors Risk)
Utility Service – Direct Damage
Utility Service – Time Element
Water Back-Up and Sump Overflow

Liability Coverages

Additional Insureds – By Contract, Agreement, or Permit
Annual Aggregate Limits Per Location
Broad Named Insured
Fire Legal Liability
Incidental Medical Malpractice
Supplementary Payments – Bail Bonds
Voluntary Property Damage

4. Other Mandatory Forms:

Asbestos Exclusion	MU 82 81
Calculation of Premium	BP 05 01
Communicable Disease Exclusion	MU 89 91
Computer Fraud and Funds Transfer Fraud	BP 05 47
Equipment Breakdown Coverage	MU82 39
Exclusion – Silica or Silica Related Dust	BP 05 17
Fungi or Bacteria Exclusion (Liability)	BP 05 77
Identity Recovery Coverage	MU 81 86
Newly Acquired Organizations	BP 04 54
Ordinance or Law (n/a when there is no Building Coverage)	BP 04 46
Terrorism Notice – Discloser of Premium	MU 79 12
Total Pollution Exclusion with a Building Heating Equipment Exception and Hostile Fire Exception	BP 04 93
Water Back-Up & Sump Overflow	BP 04 53

2. Tier Factor Determination

Determine the Tier ID and corresponding Tier Factor based on the sum of Tier Points developed in the Tier Model. The Tier Factor will be applied to base premiums for Building, Business Personal Property, General Liability, Business Income, Employment Practices Liability Insurance and Equipment Breakdown.

Tier Points – 1st Prior Year Claims								
	# of 1st Prior Year Claims							
Pre-Tier Premium	**0**	**1**	**2**	**3**	**4**	**5**	**6**	**7+**
$0 - $10,000	0	14	24	24	24	24	24	24
$10,001 - $25,000	0	7	17	24	24	24	24	24
$25,001 - $50,000	0	3	7	14	24	24	24	24
$50,001 +	0	1	3	7	7	14	14	24

Tier Points – 2nd Prior Year Claims								
	# of 2nd Prior Year Claims							
Pre-Tier Premium	**0**	**1**	**2**	**3**	**4**	**5**	**6**	**7+**
$0 - $10,000	0	7	18	18	18	18	18	18
$10,001 - $25,000	0	3	7	18	18	18	18	18
$25,001 - $50,000	0	2	3	7	18	18	18	18
$50,001 +	0	1	2	3	3	7	7	18

Tier Points – 3rd Prior Year Claims								
	# of 3rd Prior Year Claims							
Pre-Tier Premium	**0**	**1**	**2**	**3**	**4**	**5**	**6**	**7+**
$0 - $10,000	0	3	12	12	12	12	12	12
$10,001 - $25,000	0	2	3	12	12	12	12	12
$25,001 - $50,000	0	1	2	3	12	12	12	12
$50,001 +	0	0	1	2	2	3	3	12

# Years in Business	**Tier Points**
0	3
1	2
2	1
3+	0

Tier Points						
Dun & Bradstreet Insurance Score	**Segment**					
	Food	**Lessors**	**Office**	**Retail**	**Service**	**Wholesale**
0 (No Hit)	0	0	0	0	0	0
200 - 560	4	4	4	4	4	4
561 - 586	4	4	4	4	4	4
587 - 607	3	3	3	3	3	3
608 - 626	3	3	3	3	3	3
627 - 638	2	2	2	2	2	2
639 - 640	2	2	2	2	2	2
641 - 659	1	1	1	1	1	1
660 - 671	1	1	1	1	1	1
672 - 691	0	0	0	0	0	0
692 - 692	0	0	0	0	0	0
693 - 719	-1	-1	-1	-1	-1	-1
720 - 735	-1	-1	-1	-1	-1	-1
736 - 756	-2	-2	-2	-2	-2	-2
757 - 780	-2	-2	-2	-2	-2	-2
781 - 781	-3	-3	-3	-3	-3	-3
782 - 807	-3	-3	-3	-3	-3	-3
808 - 830	-4	-4	-4	-4	-4	-4
831 - 859	-4	-4	-4	-4	-4	-4
860 - 910	-4	-4	-4	-4	-4	-4
911 - 997	-5	-5	-5	-5	-5	-5
998 (No Score)	0	0	0	0	0	0
999 (Inactive)	0	0	0	0	0	0

Tier Points						
Experian Insurance Score	**Segment**					
	Food	**Lessors**	**Office**	**Retail**	**Service**	**Wholesale**
0 (No Hit)	0	0	0	0	0	0
200 - 535	4	4	4	4	4	4
536 - 552	4	4	4	4	4	4
553 - 558	3	3	3	3	3	3
559 - 569	3	3	3	3	3	3
570 - 585	2	2	2	2	2	2
586 - 594	2	2	2	2	2	2
595 - 603	1	1	1	1	1	1
604 - 613	1	1	1	1	1	1
614 - 622	0	0	0	0	0	0
623 - 639	0	0	0	0	0	0
640 - 659	-1	-1	-1	-1	-1	-1
660 - 676	-1	-1	-1	-1	-1	-1
677 - 708	-2	-2	-2	-2	-2	-2
709 - 740	-2	-2	-2	-2	-2	-2
741 - 808	-3	-3	-3	-3	-3	-3
809 - 856	-3	-3	-3	-3	-3	-3
857 - 906	-4	-4	-4	-4	-4	-4
907 - 925	-4	-4	-4	-4	-4	-4
926 - 985	-4	-4	-4	-4	-4	-4
986 - 997	-5	-5	-5	-5	-5	-5
998 (No Score)	0	0	0	0	0	0
999 (Inactive)	0	0	0	0	0	0

Tier Points						
Non-FCRA Insurance Score	**Segment**					
	Food	**Lessors**	**Office**	**Retail**	**Service**	**Wholesale**
0 (No Hit)	0	0	0	0	0	0
200 - 513	4	4	4	4	4	4
514 - 558	4	4	4	4	4	4
559 - 587	3	3	3	3	3	3
588 - 611	3	3	3	3	3	3
612 - 632	2	2	2	2	2	2
633 - 651	2	2	2	2	2	2
652 - 667	1	1	1	1	1	1
668 - 683	1	1	1	1	1	1
684 - 695	0	0	0	0	0	0
696 - 708	0	0	0	0	0	0
709 - 719	-1	-1	-1	-1	-1	-1
720 - 732	-1	-1	-1	-1	-1	-1
733 - 746	-2	-2	-2	-2	-2	-2
747 - 759	-2	-2	-2	-2	-2	-2
760 - 773	-3	-3	-3	-3	-3	-3
774 - 789	-3	-3	-3	-3	-3	-3
790 - 807	-4	-4	-4	-4	-4	-4
808 - 830	-4	-4	-4	-4	-4	-4
831 - 860	-4	-4	-4	-4	-4	-4
861 - 997	-5	-5	-5	-5	-5	-5
998 (No Score)	0	0	0	0	0	0
999 (Inactive)	0	0	0	0	0	0

3. Building Coverage Premium Determination

Coverage for Building and/or Business Personal Property is mandatory.

Building premium is determined on a by-peril basis, with individual premiums developed for Fire, Water and All Other Perils, Wind, and Theft.

Premium Calculation – Building Coverage – Fire Peril:

	Fire Base Premium
x	Tier Factor
x	Class Group
x	Class Factor
x	Territory Factor
x	Sub-territory Factor
x	Construction Factor
x	Protection Class Factor
x	Sprinkler Factor
x	Protective Device Factor – Fire & Burglar
x	Age of Building Factor
x	Single Occupancy Factor
x	Association Factor
x	Franchise Factor
x	Deductible Factor – All Perils
x	Deductible Factor – Wind/Hail
x	Amount of Insurance Factor
x	Building Valuation Factor
x	Apartment Factor
x	Other Occupant Cooking Factor
x	Multiple Locations Factor
x	Insured Interest Factor
x	Account Credit
	Adjusted Building-Fire Premium
x	IRPM Factor
	Building-Fire Premium

Premium Calculation – Building Coverage – Water and All Other Perils:

	Water & All Other Base Premium
x	Tier Factor
x	Class Group
x	Class Factor
x	Territory Factor
x	Sub-territory Factor
x	Construction Factor
x	Protection Class Factor
x	Sprinkler Factor
x	Age of Building Factor
x	Single Occupancy Factor
x	Association Factor
x	Franchise Factor
x	Deductible Factor – All Perils
x	Deductible Factor – Wind/Hail
x	Amount of Insurance Factor
x	Building Valuation Factor
x	Apartment Factor
x	Other Occupant Cooking Factor
x	Multiple Locations Factor
x	Insured Interest Factor
x	Account Credit
	Adjusted Building-Water & All Other Premium
x	IRPM Factor
	Building-Water & All Other Premium

Premium Calculation – Building Coverage – Wind:

	Wind Base Premium
x	Tier Factor
x	Class Group
x	Class Factor
x	Territory Factor
x	Sub-territory Factor
x	Construction Factor
x	Protection Class Factor
x	Sprinkler Factor
x	Protective Device Factor – Windstorm
x	Age of Building Factor
x	Single Occupancy Factor
x	Association Factor
x	Franchise Factor
x	Deductible Factor – All Perils
x	Deductible Factor – Wind/Hail
x	Amount of Insurance Factor
x	Building Valuation Factor
x	Apartment Factor
x	Other Occupant Cooking Factor
x	Multiple Locations Factor
x	Insured Interest Factor
x	Account Credit
	Adjusted Building-Wind Premium
x	IRPM Factor
	Building-Wind Premium

Premium Calculation – Building Coverage – Theft:

	Theft Base Premium
x	Tier Factor
x	Class Group
x	Class Factor
x	Territory Factor
x	Sub-territory Factor
x	Construction Factor
x	Protection Class Factor
x	Sprinkler Factor
x	Protective Device Factor – Fire & Burglar
x	Age of Building Factor
x	Single Occupancy Factor
x	Association Factor
x	Franchise Factor
x	Deductible Factor – All Perils
x	Deductible Factor – Wind/Hail
x	Amount of Insurance Factor
x	Building Valuation Factor
x	Apartment Factor
x	Other Occupant Cooking Factor
x	Multiple Locations Factor
x	Insured Interest Factor
x	Account Credit
	Adjusted Building-Theft Premium
x	IRPM Factor
	Building-Theft Premium

Premium Calculation – Building Coverage:

	Building-Fire Premium
+	Building-Water & All Other Premium
+	Building-Wind Premium
+	Building-Theft Premium
	Total Building Premium

4. Business Personal Property Coverage Premium Determination

Coverage for Building and/or Business Personal Property is mandatory.

Business Personal Property (BPP) premium is determined on a by-peril basis, with individual premiums developed for Fire, Water and All Other Perils, Wind, and Theft.

Premium Calculation – BPP Coverage – Fire Peril:

	Fire Base Premium
x	Tier Factor
x	Class Group
x	Class Factor
x	Territory Factor
x	Sub-territory Factor
x	Construction Factor
x	Protection Class Factor
x	Sprinkler Factor
x	Protective Device Factor – Fire & Burglar
x	Age of Building Factor
x	Single Occupancy Factor
x	Association Factor
x	Franchise Factor
x	Deductible Factor – All Perils
x	Deductible Factor – Wind/Hail
x	Amount of Insurance Factor
x	Multiple Locations Factor
x	Insured Interest Factor
x	Account Credit
	Adjusted BPP-Fire Premium
x	IRPM Factor
	BPP-Fire Premium

Premium Calculation – BPP Coverage – Water and All Other Perils:

	Water & All Other Base Premium
x	Tier Factor
x	Class Group
x	Class Factor
x	Territory Factor
x	Sub-territory Factor
x	Construction Factor
x	Protection Class Factor
x	Sprinkler Factor
x	Age of Building Factor
x	Single Occupancy Factor
x	Association Factor
x	Franchise Factor
x	Deductible Factor – All Perils
x	Deductible Factor – Wind/Hail
x	Amount of Insurance Factor
x	Multiple Locations Factor
x	Insured Interest Factor
x	Account Credit
	Adjusted BPP-Water & All Other Premium
x	IRPM Factor
	BPP-Water & All Other Premium

Premium Calculation – BPP Coverage – Wind:

	Wind Base Premium
x	Tier Factor
x	Class Group
x	Class Factor
x	Territory Factor
x	Sub-territory Factor
x	Construction Factor
x	Single Occupancy Factor
x	Association Factor
x	Franchise Factor
x	Deductible Factor – All Perils
x	Deductible Factor – Wind/Hail
x	Amount of Insurance Factor
x	Multiple Locations Factor
x	Insured Interest Factor
x	Account Credit
	Adjusted BPP-Wind Premium
x	IRPM Factor
	BPP-Wind Premium

Premium Calculation – BPP Coverage – Theft:

	Theft Base Premium
x	Tier Factor
x	Class Group
x	Class Factor
x	Territory Factor
x	Sub-territory Factor
x	Construction Factor
x	Protection Class Factor
x	Sprinkler Factor
x	Protective Device Factor – Fire & Burglar
x	Age of Building Factor
x	Single Occupancy Factor
x	Association Factor
x	Franchise Factor
x	Deductible Factor – All Perils
x	Deductible Factor – Wind/Hail
x	Amount of Insurance Factor
x	Multiple Locations Factor
x	Insured Interest Factor
x	Account Credit
	Adjusted BPP-Theft Premium
x	IRPM Factor
	BPP-Theft Premium

Premium Calculation – BPP Coverage:

	BPP-Fire Premium
+	BPP-Water & All Other Premium
+	BPP-Wind Premium
+	BPP-Theft Premium
	Total Business Personal Property Premium

5. General Liability Coverage Premium Determination

Coverage for General Liability is mandatory.

Premium Calculation – General Liability Coverage:

	General Liability Base Premium
x	Tier Factor
x	Class Group
x	Class Factor
x	Territory Factor
x	Sub-territory Factor
x	Association Factor
x	Franchise Factor
x	Amount of Insurance Factor
x	Apartment Factor
x	Multiple Locations Factor
x	Insured Interest Factor
x	General Liability Limit Factor
x	Account Credit
	Adjusted General Liability Premium
x	Schedule Rating Factor
	General Liability Premium

6. Business Income Coverage Premium Determination

Coverage for Business Income is mandatory.

Premium Calculation – Business Income Coverage:

	Business Income Base Premium
x	Tier Factor
x	Class Group
x	Territory Factor
x	Sub-territory Factor
x	Construction Factor
x	Protection Class Factor
x	Sprinkler Factor
x	Protective Device Factor – Fire & Burglar
x	Protective Device Factor – Windstorm
x	Age of Building Factor
x	Single Occupancy Factor
x	Association Factor
x	Franchise Factor
x	Deductible Factor – Time Element
x	Amount of Insurance Factor
x	Apartment Factor
x	Other Occupant Cooking Factor
x	Multiple Locations Factor
x	Insured Interest Factor
x	Specified Limit of Insurance Factor
x	Account Credit
	Adjusted Business Income Premium
x	IRPM Factor
	Business Income Premium

7. Employment Practices Liability Insurance Premium Determination

Coverage for Employment Practices Liability Insurance (EPLI) is mandatory, except where EPLI is not available for class 131342 – Office – Lawyers Office and policies with any locations in Vermont.

	EPLI Base Premium
x	Tier Factor
x	Class Group
x	Association Factor
x	Franchise Factor
x	Amount of Insurance Factor
x	Account Credit
x	Third Party Coverage Factor
	EPLI Premium

EPLI is not subject to modification by IRPM.

8. Equipment Breakdown Premium Determination

Coverage for Equipment Breakdown is mandatory.

	Equipment Breakdown Base Premium
x	Amount of Insurance Factor
x	Tier Factor
x	Class Group
x	Territory Factor
x	Sub-territory Factor
x	Deductible Factor – All Perils
x	Amount of Insurance Factor
x	Apartment Factor
x	Insured Interest Factor
x	Account Credit
	Equipment Breakdown Premium

Equipment Breakdown is not subject to modification by IRPM.

9. Optional Coverages Premium Determination

Refer to SECTION 4 – OPTIONAL COVERAGES Rating Instructions and SECTION 7 – RATES AND RELATIVITIES. Optional Coverages are not subject to further modification.

10. Final Policy Premium Determination

	Total Building Premium
+	Total Business Personal Property Premium
+	General Liability Premium
+	Business Income Premium
+	Employment Practices Liability Premium
+	Equipment Breakdown Premium
	Total Basic Coverage Premium
x	Early Shopper Discount Factor
	Adjusted Basic Coverage Premium
+	Optional Coverage Premiums
	Adjusted Total Premium
+	Terrorism charge
+	All applicable State Fees
	Final Policy Premium

PROPERTY COVERAGE OPTIONS

1. Accounts Receivable

The policy includes $25,000 On Premises / $10,000 Off Premises, subject to the Property Deductible. The On Premises limit may be increased.

Multiply the limit of insurance in excess of $25,000 by the Accounts Receivable rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

2. Actual Cash Value

An Actual Cash Value option is available as a loss settlement provision. Consideration is given for factors such as replacement value less depreciation, market value, rental value, the use of the building, the area in which it is located, obsolescence, assessed valuation and any other factor that would have an effect upon the value.

If Actual Cash Value is selected, Ordinance or Law Coverage cannot be included.

Use the Actual Cash Value Factor shown in SECTION 7 – RATES AND RELATIVITIES in the Building rating algorithm.

3. Automatic Increase in Insurance

The Building and Business Personal Property limits of insurance may increase up to 5% during the policy year. It is intended to assist the insured in maintaining adequate property limits in times of inflation. No additional premium applies.

4. Bailees Customers — MU 85 46

Optional coverage is available for damage to customer's goods as a result of a covered Cause of Loss. Bailees Customers coverage is subject to a $500 deductible. Limits up to $50,000 are available.

Multiply the limit of insurance by the Bailees Customers rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

5. Business Income and Extra Expense Coverage Options

Coverage is included on an Actual Loss Sustained basis for the insured's net income, normal expenses, and rental expenses. Extended Business Income is also included for 120 days. (If Business Income is excluded, or if the Business Income Specified Limit is selected, this coverage does not apply.)

Business Income Time Period Deductible
The policy amends the definition of "period of restoration" to reduce the waiting period for Business Income to 24 hours. Other waiting period options may be selected.

Use the selected Time Period Deductible factor in the Premium Calculation for Business Income Coverage. factor.

Business Income Exclusion
Business Income and Extra Expenses may be excluded. Attach MU 82 74.

Business Income and Extra Expense – Interruption of Computer Operations
The policy provides a $25,000 limit, unless Business Income is excluded.

Multiply the limit of insurance by the Business Income and Extra Expense – Interruption of Computer Operations rate per $1,000 shown in SECTION 7 – RATES AND RELATIVITIES. Not subject to further modification.

Business Income – Specified Limit
Obtain the applicable factor from SECTION 7 – RATES AND RELATIVITIES for the limit desired. Attach MU 82 51. Apply the factor within the Business Income rating algorithm for each building.

6. Computer Coverage & Data Restoration

The policy automatically includes coverage for Computer Equipment and Data Restoration in the Business Personal Property limit plus an additional limit which varies based on the policy's segment.

Segment	Computer Equipment Limit	Data Restoration Limit
Food	BPP limit + $25,000	$10,000
Lessor's Risk	BPP limit	$10,000
Office	BPP limit + $40,000	$10,000
Retail	BPP limit + $25,000	$10,000
Service	BPP limit + $25,000	$10,000
Wholesale	BPP limit + $25,000	$10,000

Determine the additional premium for a higher Data Restoration limit by multiplying the Data Restoration limit in excess of $10,000 by the rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

7. Condominium Commercial Unit Owners **BP 17 02**

Use BP 17 02 to modify Business Personal Property Coverage to meet the special needs of Condominium Commercial Unit-Owners. No additional premium charge applies.

8. Condominium Commercial Unit Owners Optional Coverages **BP 17 03**

Loss Assessment
Coverage is available for assessments charged to the unit-owners by the Condominium Association as a result of loss of or damage to property in which each unit-owner has an undivided interest, subject to a $500 deductible per scheduled unit

Charge the premium shown in the State Rate Pages for the Loss Assessment limit for each unit.

Miscellaneous Real Property
Coverage is available for condominium property in a condo unit or condo property required to be insured by the Condominium Association Agreement, subject to the property deductible.

Multiply the rate per $1,000 shown in the State Rate Pages by the Miscellaneous Real Property limit for each unit. Not subject to further modification.

9. Contractor's Installation, Tools and Equipment **BP 17 03**

For Retail and Service classifications, coverage is available for unscheduled contractors tools, equipment and installation materials.

Coverage is included in the Retail and Service segments for $3,000 of tools and equipment on a blanket basis; optional increased limits up to $50,000 may be selected. Coverage is subject to a per item maximum of $3,000 and a $250 deductible.

Multiply the limit of insurance in excess of $3,000 by the Contractor's Unscheduled Tools and Equipment rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

10. Earthquake **BP 10 03**

Coverage is available for loss or damage created by earthquake (including volcanic eruption), subject to a 2% deductible. Earthquake or volcanic eruption that begins prior to the inception of coverage is excluded.

Select the rate shown in the State Rate Pages based on the building construction. Multiply the rate by the total limit of insurance for Building and Business Personal Property per $1,000, to develop the additional premium. Not subject to further modification.

11. Employee Dishonesty

The policy provides $25,000 coverage, subject to a $250 deductible. Increased limits up to $200,000 may be selected. Attach MU 82 52 to add the ERISA Option. If the named insured has more than 50 total employees at all locations, then Employee Dishonesty is excluded.

Charge the premium for 1 to 5 Employees based on the limit per occurrence; add the premium for each additional employee over 5; use the total employees at all locations subject to a maximum of 50 employees. Not subject to further modification.

If ERISA coverage is desired, add the corresponding premium charge shown in the State Rate Pages. Attach form MU 82 52.

12. Fine Arts Coverage **MU 82 85**

For all segments except Lessors Risk, the policy automatically includes coverage for Fine Arts within the Business Personal Property limit plus $25,000. Lessors Risk policies include coverage for Fine Arts within the Business Personal Property limit. For increased limits a schedule is required.

Multiply the limit in excess of the Fine Arts limit by the Fine Arts rate per $1,000 shown in the State Rate Pages. For Lessors Risk policies, multiply the Fine Arts limit by the Fine Arts rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

13. Food Contamination **BP 04 31**

Coverage is available for loss due to the discovery or suspicion of food contamination, when the premises is ordered to be closed by the Board of Health or any other government authority. Coverage applies to cleaning equipment, replacing ruined food and limited expenses for advertising to restore the business' reputation.

- $10,000 Food Contamination, including Business Income and $3,000 Additional Advertising Expenses
- Property deductible applies

Charge the premium shown in the State Rate Pages for Food Contamination. Not subject to further modification.

14. Forgery or Alteration

The policy includes $25,000 coverage, subject to the property deductible. Increased limits up to $200,000 may be selected.

Multiply the Forgery or Alteration limit in excess of $25,000 by the rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

15. Functional Building Valuation **BP 04 84**

The valuation condition may be amended to Functional Building Valuation. This endorsement includes ordinance or law coverage, therefore automatic Ordinance or Law Coverage would not apply.

Use the Functional Building Valuation Factor shown in the State Rate Pages in the Building rating algorithm.

16. Miscellaneous Property – Inland Marine **MU 82 53**

Inland Marine coverage is available for unscheduled miscellaneous property. Coverage is subject to the property deductible. A per item maximum of $3,000 applies. The maximum inland marine limit is $50,000.

Multiply the limit by the rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

17. Money Orders and Counterfeit Money

The policy includes a $10,000 limit for money orders and counterfeit currency, subject to the property deductible.

For increased limits, multiply the limit in excess of $10,000 by the rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

18. Money and Securities

The policy automatically includes coverage for Money and Securities subject to a $250 deductible. The limit varies based on the policy's segment. Increased limits up to $50,000 Inside the Premises are available.

	Money and Securities Automatic Limit	
Segment	**Inside the Premises**	**Outside the Premises**
Food	$10,000	$10,000
Lessor's Risk	$10,000	$10,000
Office	$25,000	$10,000
Retail	$10,000	$10,000
Service	$10,000	$10,000
Wholesale	$10,000	$10,000

Charge the premium shown in the State Rate Pages for Money and Securities. Not subject to further modification.

19. Outdoor Signs

The policy includes Outdoor Signs Coverage. The limit varies based on the policy's segment. Coverage is subject to a $250 deductible.

Segment	Outdoor Signs Limit
Food	$5,000
Lessor's Risk	$5,000
Office	BPP Limit
Retail	$5,000
Service	$5,000
Wholesale	$5,000

For segments other than Office, multiply the limit in excess of $5,000 by the Outdoor Signs rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

20. Pet Plus **MU 82 83**

Coverage is available for losses to domestic animals owned by others while in the insured's care, custody or control. This coverage is available for the following classifications: Kennels, Pet Groomers, Pet Day Care, Pet Stores, Pet Training, Veterinarians

Pet Plus includes the following limits:

- $250 for uncollectible charges for professional services or boarding
- $2500 for Expenses–Reward & Advertising for lost or stolen Animals
- $25,000 Off Premises
- $25,000 Transit
- $5,000 per Animal Limit / $50,000 Aggregate per Occurrence
- Increased per Animal and Aggregate limits are available as shown on the State Rate Pages

Coverage is subject to a $25 per Animal / $100 Aggregate deductible.

Charge the premium shown in the State Rate Pages. Not subject to further modification.

21. Spoilage **BP 04 15**

The policy includes $25,000 coverage, subject to the property deductible. The Spoilage limit may be increased up to $100,000.

Multiply the Spoilage limit in excess of $25,000 by the Spoilage rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

22. Theft Exclusion **MU 82 56**

Theft may be excluded as a Covered Cause of Loss.

The Theft Exclusion factor is applied in the premium determination calculation for Building and Business Personal Property for the Crime peril.

23. Utility Service – Direct Damage **BP 04 56**

The policy includes $25,000 coverage, subject to the property deductible. The Utility Service – Direct Damage limit may be increased up to $50,000.

For optional increased limits charge the additional premium shown in the State Rate Pages. Not subject to further modification.

24. Utility Service – Time Element **BP 04 57**

Unless Business Income is excluded, the policy includes $25,000 coverage, subject to the Business Income Time Period Deductible. The Utility Service – Time Element limit may be increased up to $50,000.

For optional increased limits charge the additional premium shown in the State Rate Pages. Not subject to further modification.

25. Valuable Papers and Records

The policy includes $25,000 On Premises / $10,000 Off Premises coverage, subject to the Property Deductible. The On Premises limit may be increased.

Multiply the limit in excess of $25,000 by the Valuable Papers Rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

LIABILITY COVERAGE OPTIONS

1. Additional Insureds

Additional Insured - By Contract, Agreement or Permit **MU 82 77**
Blanket additional insured coverage is automatically provided. No additional premium.

Additional Insured- Managers or Lessors of Premises **BP 04 02**
Provides coverage for the owner, lessor or property manager for liability when an insured leases a premises from them.

Additional Insured - Controlling Interest **BP 04 06**
Provides coverage for a person or organization having financial control of the named insured; or premises that the additional insured owns, maintains or controls while the named insured leases or occupies these premises.

Additional Insured - State or Political Subdivisions—Permits Relating to Premises **BP 04 07**
Provides coverage for a state or political subdivision with respect to certain hazards for which the additional insured has issued a permit in connection with the premises.

Additional Insured - Townhouse Associations **BP 04 08**
Provides coverage for each individual townhouse owner for their liability as a member of the association.

Additional Insured; Mortgagee - Assignee or Receiver **BP 04 09**
Provides coverage for mortgagees, assignees or receivers arising out of the ownership, maintenance or use of the named insured's premise.

Additional Insured - Owners or Other Interests from Whom Land Has Been Leased **BP 04 10**
Provides coverage for the owner or other interests from whom the named insured has leased land, for liability arising from ownership, maintenance or use of land leased to the insured.

Additional Insured - Co-Owner of Insured Premises **BP 04 11**
Provides coverage for the person or organization with respect to their liability as a co-owner of the premises.

Additional Insured - Engineers, Architects or Surveyors **BP 04 13**
Provides coverage for architects, engineers or surveyors hired by the named insured but only to the extent liability arises out of the premises or work performed on behalf of the named insured. Professional Services are excluded.

Additional Insured - Lessor of Leased Equipment **BP 04 16**
Provides coverage for a person or organization leasing equipment to the named insured.

Additional Insured - Vendors **BP 04 47**
Provides coverage to Vendors for liability that arises out of the insured's products that are distributed or sold in the vendor's normal business operations.

Additional Insured - Designated Person or Organization **BP 04 48**
Provides coverage for the designated person or organization in connection with the named insured's premises or ongoing operations.

Additional Insured - Engineers, Architects or Surveyors Not Engaged By the Named Insured **BP 04 49**
Provides coverage for engineers, architects, or surveyors of an insured contractor, hired by common project owners, or for whom the insured is required to add as an additional insured.

Additional Insured - Owners, Lessees or Contractors **BP 04 50**
Provides coverage for any person or organization in connection with the named insured's ongoing operations for the additional insured.

Additional Insured - Owners, Lessees or Contractors with Additional Insured Requirement in Construction Contract **BP 04 51**
Provides coverage for any person or organization for which the insured contractor is performing work, however, granting additional insured status should be the result from a written agreement.

1. Additional Insureds cont'd.

Additional Insured - State or Political Subdivisions — Permits **BP 04 52**
Provides coverage for any state or political subdivision that the insured must add as an additional insured in order to obtain a permit to perform work for others.

Additional Insured – By Contract, Agreement or Permit (including Products/ Completed Operations) **MU 85 30**
Provides coverage for persons or organizations that the insured has agreed to in writing in a contract, agreement or permit to be listed as Additional Insured.

Refer to each actual endorsement for a complete description of coverage, conditions and limitations or exclusions.

For each Additional Insured, charge the premium shown in the State Rate Pages. Not subject to further modification.

2. Cyber Liability Insurance

Optional Cyber Liability Insurance is available. Refer to the Cyber Liability appendix for eligibility and rating rules.

3. Damage to Premises Rented to You (Fire Legal Liability)

The policy includes $500,000 coverage. The limit may be increased up to $1,000,000. The Fire Legal Liability limit may not exceed the policy Business Liability Occurrence limit.

Multiply the limit in excess of $500,000 by the Damage to Premises Rented to You rate per $1,000 shown in the State Rate Pages. Not subject to further modification.

4. Employee Benefits Liability **BP 04 98**

Optional coverage is available on a **Claims-Made** basis for damages the insured causes by negligent acts, errors or omissions related to the administration of their employee benefits program. Coverage is subject to a Retroactive Date (original policy inception date). A $1,000 deductible applies to each employee

The limit must be equal to the Business Liability Occurrence limit subject to a maximum of $2,000,000 aggregate.

Charge the Employee Benefits Liability premium shown in the State Rate Pages for the applicable limit. Not subject to further modification.

Extended Reporting Period For Employee Benefits Liability Coverage
The Extended Reporting Period Option must be requested in writing within 60 days of policy expiration or cancellation. The additional premium will be 100% of the most recent annual EBL premium, and is fully earned. Attach MU 84 08.

5. Employment Practices Liability – Third Party Coverage

Coverage is available for "Third Party Violations" to extend Employment Practices Liability Insurance to claims brought by the insured's customers, vendors, or clients.

Apply the Employment Practices Liability – Third Party Coverage Factor within the Employment Practices Liability rating algorithm.

6. Employment Practices Liability Extended Reporting Period Coverage Elected **MU 82 72**

An Extended Reporting Period Option must be requested in writing by the later of (1) 60 days after termination of coverage, or (2) 30 days after the date of the Extended Reporting Period premium notice. The additional premium will be 100% of the most recent annual EPLI premium, and is fully earned.

7. Garagekeeper's Liability **MU82 67**

Coverage is available for damage or injury to customer vehicles in the insured's care, custody or control subject to a Comprehensive Deductible of $250 per customer auto / $500 per occurrence and a Collision Deductible of $500 per vehicle. Obtain the additional premium for each location.

8. Hired Auto and Non-Owned Auto Liability **BP 04 04**

Hired Auto and Non-owned Auto Liability is included on policies when the predominant segment is Office, provided the insured does not have any Commercial Auto coverage in force.

For segments other than Office, optional coverage is available when the insured does not have any Commercial Auto coverage in force. The limit must be equal to the Business Liability Occurrence limit subject to a maximum of $2,000,000 aggregate.

Charge the Hired Auto and Non-owned Auto premium shown in the State Rate Pages for the applicable limit. Not subject to further modification.

9. Liquor Legal Liability **BP 04 89**

Liquor Liability provides coverage for damages because of injury imposed on the insured by reason of selling, serving or furnishing any alcoholic beverages. Liquor Liability Limits may not exceed the Business Liability aggregate limit

Multiply the actual liquor receipts shown in the State Rate Pages by the Liquor Legal rate per $1,000 for the applicable limit. A minimum premium applies.

10. Medical Expenses

A Medical Expenses limit of $15,000 is included on policies when the predominant segment is Office.

For segments other than Office, the policy includes a $5,000 limit. Optional limits up to $15,000 may be selected.

Charge the Medical Expenses premium shown in the State Rate Pages. Not subject to further modification.

11. Medical Expenses Exclusion **BP 04 38**

Coverage for medical expenses may be excluded.

12. Personal and Advertising Injury Exclusion **BP 04 37**

The policy includes Personal and Advertising Injury. Personal and Advertising Injury Coverage may be excluded.

13. Professional Liability

Optional Professional Liability coverage is available as outlined below. Multiply the premium shown in the State Rate Pages by the total number of professionals for all locations. For Printers Errors & Omissions, multiply the premium by the number of insured locations. Not subject to further modification.

Funeral Directors Professional Liability **BP 08 02**
Provides coverage for a funeral director's professional services.

Optical and Hearing Aid Establishments **BP 08 03**
Provides coverage for professional services in connection with the dispensing of optical or hearing aid products.

Optometrists Professional Liability **MU 83 97**
Provides coverage for professional services in connection with the examination or eyes, selection and fitting of prescription eyeglasses, contact lenses and the diagnosis of diseases.

Pet Groomers Professional Liability **MU 82 55**
Provides coverage for injury or damage to domestic animals due to grooming services.

Printers Errors and Omissions Liability **BP 08 04**
Provides liability coverage for the insured's negligence, act, error, or omission in providing printing services.

Salon and Spa Professional Liability **MU 82 88**
Provides coverage for professional services in connection with barbers, beauticians, nail and Day Spa services.

13. Professional Liability, cont'd.

Veterinarians Professional Liability **BP 08 05**

Provides coverage for professional services in connection with veterinarians.

14. Subcontractors

Optional coverage is available for subcontracting work that is 25% or less of the total operation.

Multiply total cost of subcontracted work by the Subcontractors rate per $1,000 that corresponds with the General Liability Occurrence/Aggregate limit. Not subject to further modification.

RETAIL INSTALLATION

1. Retail Installation Liability

For Retail Classifications that require a separate charge for Installation, rate as follows:

Refer to the Retail Classification Eligibility to determine if a separate installation charge is required. When a separate charge is required, rating is based on the number of full time and part time employees as defined below; subject to a maximum of 5 employees.

Full Time

- There must be at least one Full Time employee
- Each owner, partner or corporate officer that is active in the business is considered a full time employee
- Any person performing installation work, including outside salespersons, working 1,000 hours or more in any one year and is a full time employee
- Inactive partners or corporate officers and clerical office employees are not to be included

Part Time

- Any person performing installation work who works less than 1,000 hours in any one year, is a part time employee
- Do not include clerical office employees when computing the number of part time employees
- For premium computation purposes, compute the total number of hours worked by all part time employees and divide by 1,000 hours. Round to the next highest whole number. This number will be used as the ratable number of part time employees.

Replacement Employees
Replacement Employees are employees that are hired to fill a position vacated by a previous employee and are not to be considered an additional employee.

Additional Employee Provisions
Short term policies or policies cancelled prior to expiration will be rated on a pro rata basis to determine full and part time status

For example:
For a policy with a period from January 1 through June 30, times the 1,000 hours per year by the pro rate factor of .493 which would equal 493 hours. Any employee working 493 hours or more would be considered full time. Employees with less than 493 hours for that period would be considered part time

Premium Calculation – Retail Installation Liability:

	First Full Time Employee Premium
+	# Full Time Employees up to 4 additional x Next 4 Full Time Employees Premium
+	# Full Time Employees over 5 Full Time x Over 5 Full Time Employees Premium
+	# Part Time Employees x Part Time Employees Premium
x	Property Damage Liability Deductible Factor
	Total Retail Installation Liability Premium

2. Retail Installation Optional Coverages

Communication Equipment **MU 82 86**

The policy includes $1,000 coverage for radio telephone equipment, including cellular phones, pagers, portable fax machines and any related antennae used in business while away from the insured premises. This coverage is subject to a $100 deductible. The Communication Equipment limit may be increased up to $10,000.

Multiply the limit in excess of $1,000 by the Communication Equipment Rate per $1,000 shown in the State Rate Pages.

Contractor's Installation, Tools and Equipment **MU 83 69**

Coverage is available for scheduled and unscheduled contractors tools, equipment and installation materials.

Contractor's Installation

Coverage is included for:

- $10,000 at any covered job site
- $5,000 in transit
- $5,000 at any one storage location
- $30,000 at all covered job sites

Optional increased limits are available as follows:

- $20,000 at any covered job site
- $7,500 in transit
- $7,500 at any one storage location
- $60,000 at all covered job sites

Contractor's Scheduled Tools and Equipment

Optional coverage is available for scheduled contractor's tools and equipment, up to $150,000, subject to a $250 deductible.

Obtain the rate and multiply by the limit of insurance per $1,000.

Contractor's Unscheduled Tools and Equipment

Coverage is included for $3,000 of the tools and equipment on a blanket basis. Optional increased limits up to $50,000 are available, subject to a maximum per item limit of $3,000 and a $250 deductible.

Obtain the rate and multiply by the increased limit (up to $50,000) of insurance per $1,000 (per policy).

Employee Tools

Up to $10,000 Employee Tools Coverage may be selected for employee tools that are used in connection with the insured's operations. A $250 Deductible applies

Obtain the rate and multiply by the limit of insurance (up to $10,000) per $1,000.

Non-Owned Tools and Equipment

Up to $10,000 in Non-owned Tools and Equipment coverage may be selected for tools and equipment leased or rented from others that are in the insured's care, custody, or control. A $250 Deductible applies.

Obtain the rate and multiply by the limit of insurance per $1,000.

Electronic Data Liability – Limited Coverage **BP 05 95**

Coverage is available for liability for causing loss to another party as a result of damaging their electronic data. The loss must be the result of "physical injury to tangible property". The limit may not exceed the General Liability Occurrence Limit.

Property Damage Deductible **BP 07 03**

The Property Damage Deductible is the amount that will be deducted from the total of all damages because of property damage as the result of any one claim.

Apply the deductible factor shown in the State Rate Pages to the Retail-Installation Liability premium for the applicable class. Do not apply the factor to the following classes which automatically include a $250 Property Damage deductible: Appliance Store Household type, Home Decor & Furnishings Store, Paint Wallpaper or Wallcovering.

3. Premium Calculation – Total Retail/Installation Coverage

	Retail/Installation Liability Premium
+	Retail/Installation Optional Coverage Premiums
	Total Retail/Installation Coverage Premium

Total Retail/Installation Coverage Premium is not subject to further modification.

1. Account Credit

An Account Credit is available when a supporting Commercial Auto, Workers Compensation or Umbrella policy written is written with Merchants for the same insured.

Apply a factor within the Building, Business Personal Property, General Liability, Business Income, Employment Practices Liability, and Equipment Breakdown rating algorithms, as defined IN SECTION 3 – MANDATORY COVERAGES AND PREMIUM DEVELOPMENT in this manual.

2. Age of Building Factor

The age of the building is the actual date of construction. If the wiring, plumbing, heating and roof have been updated, use the completion date of the oldest update (also known as effective age).

Apply a factor within the Building and Business Personal Property rating algorithms based on the actual or effective age of the building.

3. Apartment Surcharge

Apply the surcharge within the Building rating algorithm if:

- The building contains 25% or more apartment occupancy
- The building was built before 1980 and contains any apartment occupancy

4. Association Credit

An Association Credit is available when the insured is a member of a National Association where certification and/or training are required.

Apply a factor within the Building, Business Personal Property, General Liability, Business Income, Employment Practices Liability, and Equipment Breakdown rating algorithms. The Association Credit does not apply to Lessors Risk policies.

5. Cooking Factor – Other Occupants

Applicable when any occupant, other than our insured, performs commercial cooking. Commercial cooking includes deep fat frying, grilling, open broiling, roasting, barbequing, solid fuel cooking (mesquite, charcoal or hardwood) or other processes using appliances that produce grease laden vapors.

The Cooking Factor does not apply when the predominant segment of the policy is Food.

Apply a factor within the Building rating algorithm.

6. Deductible Options

Fixed Dollar Deductible

The base policy deductible is $500. Fixed dollar deductible options of $1,000, $2,500, and $5,000 may be selected.

Apply the Fixed Dollar Deductible factor in the premium determination calculation for Building, Business Personal Property, and Equipment Breakdown coverage.

Windstorm or Hail Percentage Deductible

The following optional Windstorm or Hail Deductible are available: 1%, 2%, 3%, 5%, and 10%.

Windstorm deductibles may vary by location, but the same Windstorm deductible will apply to all covered property at a given location. Attach **MU 83 41**.

Apply the Windstorm or Hail Percentage Deductible factor in the premium determination calculation for Building and Business Personal Property coverage.

7. Franchise Credit

A Franchise Credit is available when the insured operates as a franchise and meets the following requirements:

- The franchiser is involved in the training of management
- The franchiser is involved in the selection of the site
- The franchisee is operated by the owner

Apply a factor within the Building, Business Personal Property, General Liability, Business Income, Employment Practices Liability, and Equipment Breakdown rating algorithms. The Franchise Credit does not apply to Lessors Risk policies.

8. Liability Limits

Per Occurrence limits from $300,000 to $2,000,000 are available. The policy provides an Aggregate Limit of twice the Occurrence Limit.

The Liability Limit factor is applied in the premium determination calculation for General Liability Coverage

9. Multiple Location Credit

Applicable when two or more locations are insured on the same policy and if they are a minimum of 50 feet apart with separate addresses.

Apply a factor within the Building, Business Personal Property, General Liability, Business Income rating algorithms.

10. Property Damage Liability Deductible **BP 07 03**

When Retail Installation Liability applies, a Property Damage Liability Deductible may be selected.

Apply the deductible factor to the Retail-Installation Liability premium for the applicable class.

Do not apply the factor to classes that automatically include a $250 deductible: 131008 – Appliance Store Household type, 131220 – Home furnishings Store, and 131408 – Paint Wallpaper or Wallcovering.

11. Protective Safeguards **MU 89 47**

Applicable when there are fully functional burglar and/or fire alarms at the insured premises.

Based on the type of protective device (Central, Direct, or Local) apply the appropriate factor within the Building, Business Personal Property, and Business Income rating algorithms.

12. Single Occupancy Credit **MU 89 47**

Applicable when the insured is the only occupant of the building.

Apply a factor within the Building, Business Personal Property, and Business Income rating algorithms.

13. Sprinkler Credit **MU 89 47**

A sprinkler credit will be applied if the entire building is classified as sprinklered and is protected by an Automatic Sprinkler System. An Automatic Sprinkler System means any automatic fire protective or extinguishing system. The company must be notified if the devices or services are discontinued or out of service.

Obtain the appropriate Sprinkler Property factor and apply to the Building and Business Personal Property rates.

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1. Mandatory Coverages & Premium Determination

Other Mandatory Forms

Attach BP 01 15 – New York Changes

Form BP 05 17 – Exclusion – Silica or Silica-related Dust is not applicable

Form BP 06 77 – Fungus is not applicable

Form MU 81 86 – Identity Recovery is not applicable. Attach MU 85 89 – Identity Recovery Coverage.

Form BP 04 46 – Ordinance or Law Coverage does not apply. Attach BP 06 67 – Ordinance or Law Coverage – New York.

Employment Practices Liability Insurance Premium Determination

Multiply the Employment Practices Liability Insurance premium by the factor that corresponds with the Insured's number of years in Claims-Made.

# YEARS IN CLAIMS-MADE	EPLI MULTIPLER
1	0.74
2	0.87
3	0.94
4	0.96
5 or more	1.00

2. Optional Coverages

Employee Benefits Liability
Multiply the Employee Benefits Liability premium by the factor that corresponds with the Insured's number of years in Claims-Made.

# YEARS IN CLAIMS-MADE	EBL MULTIPLER
1	0.74
2	0.87
3	0.94
4	0.96
5 or more	1.00

Hired and Non-owned Automobile Liability
Form BP 04 04 does not apply. Attach BP 04 36.

3. New York Changes – Windstorm Protective Device BP 03 15

Provides for a rate reduction to Building coverage if all exterior wall openings are protected with hurricane resistant, laminated glass windows and hurricane resistant doors that are properly installed in accordance with the manufacturer's specifications.

The windows and doors must be found to effectively withstand external pressure and windborne debris from a storm with sustained wind speed of at least 110 miles per hour or a storm surge of 8 feet above normal. The insured is required to make arrangements with others to close and secure all windows and doors as necessary in the insured's absence.

Apply this factor within the Building rating algorithm.

4. Territory Definitions

The following list contains various cities, towns, boroughs and villages in this state together with their counties and territory code assignments. For any cities or towns not specifically named, the territory codes are shown by county at the end of this listing.

	City, County	Territory Code
A	Albany, Albany	002
B	Bronx (See New York City)	
	Brooklyn (See New York City)	
	Buffalo, Erie	008
C	Columbia, Herkimer	015
D	Danube, Herkimer	015
E	Ellis Island, New York	011
F	Frankfort, Herkimer	015
G	German Flats, Herkimer	015
	Governor's Island, New York	011
H	Hart Island, New York	011
	Herkimer, Herkimer	015
	High Island, New York	011
L	Litchfield, Herkimer	015
	Little Falls, Herkimer	015
M	Mount Vernon, Westchester	003
N	New Rochelle, Westchester	003

New York City
Bronx (Borough), Bronx
Zip Codes:

City, County	Territory Code
10451	031
10452	031
10453	031
10454	031
10455	031
10456	031
10457	031
10458	029
10459	031
10460 Bronx	
a) West of Bronx River	029
b) East of Bronx River	034
10461	033
10462 Bronx	
a) West of Bronx River	028
b) East of Bronx River	033
10463	030
10464	033
10465	033
10466	033
10467 Bronx	
a) West of Bronx River	028
b) East of Bronx River	033
10468	029
10469	033
10470	028
10471	030
10472	033
10473	033
10474	031
10475	033
10499	033

Brooklyn (Borough), Kings
Zip Codes:

City, County	Territory Code
11201	028
11202	028
11203	028
11204	028
11205	028
11206	027
11207	027
11208	027
11209	027
11210	028
11211	028
11212	028
11213	028
11214	027
11215	028
11216	028
11217	027
11218	028
11219	028
11220	028
11221	027
11222	027
11223	030
11224	030
11225	028
11226	028
11227	027
11228	027
11229	028
11230	028
11231	029
11232	028
11233	027
11234	028
11235	028
11236	028
11237	027
11238	028

City, County	Territory Code
11239	027
11240	028
11241	028
11242	028
11243	027
11244	027
11245	028
11247	028
11248	027
11249	028
11251	028
11252	027
11254	028
11255	028
11256	027
Manhattan (Borough), New York	
Zip Codes:	
10001	030
10002	031
10003	031
10004	031
10005	031
10006	031
10007	031
10008	031
10009	031
10010	027
10011	030
10012	031
10013	031
10014	031
10016	027
10017	027
10018	030
10019	030
10020	030
10021	027
10022	027
10023	030
10024	030
10025	030
10026	030
10027	030
10028	027
10029	031
10030	030
10031	030
10032	030
10033	030
10034	030
10035	030

City, County	Territory Code
10036	030
10037	030
10038	031
10039	030
10040	030
10041	031
10043	031
10044	027
10045	031
10046	031
10047	031
10048	031
10055	027
10060	030
10065	027
10069	030
10072	030
10075	027
10079	031
10080	031
10081	031
10082	030
10087	027
10090	031
10094	031
10095	030
10096	031
10098	030
10099	031
10101	030
10102	030
10103	027
10104	030
10105	030
10106	030
10107	030
10108	030
10109	030
10110	027
10111	027
10112	030
10113	030
10114	030
10115	030
10116	030
10117	030
10118	027
10119	030
10120	030
10121	030
10122	030
10123	030

City, County	Territory Code
10124	030
10125	030
10126	027
10128	027
10129	030
10130	027
10131	027
10132	030
10133	030
10138	030
10149	030
10150	027
10151	027
10152	027
10153	027
10154	027
10155	027
10156	030
10157	030
10158	027
10159	027
10160	027
10161	031
10162	027
10163	027
10164	027
10165	027
10166	027
10167	027
10168	027
10169	027
10170	027
10171	027
10172	027
10173	027
10174	027
10175	027
10176	027
10177	027
10178	027
10179	027
10184	031
10185	030
10196	031
10197	031
10199	030
10203	031
10211	031
10212	031
10213	031
10242	031
10249	031
10256	031
10257	031
10258	031
10259	031
10260	031
10261	031
10265	031
10268	031
10269	031
10270	031
10271	031
10272	031
10273	031
10274	031
10275	031
10276	031
10277	031
10278	031
10279	031
10280	031
10281	031
10282	031
10285	031
10286	031
10292	031
Queens (Borough), Queens	
Zip Codes:	
11004	033
11005	033
11096	036
11101	027
11102	027
11103	027
11104	027
11105	027
11106	027
11109	027
11351	032
11352	032
11354	032
11355	033
11356	032
11357	032
11358	033
11359	033
11360	033
11361	033
11362	032
11363	032
11364	033
11365	033

City, County	Territory Code
11366	033
11367	033
11368	032
11369	032
11370	032
11371	032
11372	032
11373	032
11374	032
11375	032
11377	032
11378	032
11379	032
11380	032
11381	032
11385	032
11386	032
11390	032
11405	033
11411	033
11412	033
11413	036
11414	032
11415	032
11416	032
11417	032
11418	032
11419	033
11420	036
11421	032
11422	036
11423	033
11424	033
11425	033
11426	033
11427	033
11428	033
11429	033

City, County	Territory Code
11430	036
11431	033
11432	033
11433	033
11434	036
11435	033
11436	036
11439	033
11451	033
11484	036
11499	036
11690	036
11691	036
11692	036
11693	036
11694	035
11695	035
11697	035
Staten Island, Richmond	
a) American Dock Stores and Piers	020
b) Remainder	011
North Brothers Island, New York	011
P Peekskill, Westchester	003
Port Chester Village, Westchester	003
R Rochester, Monroe	015
S Schuyler, Herkimer	002
Schenectady, Schenectady	015
Stark, Herkimer	011
South Brother Island, New York	004
Syracuse, Onondaga	002
T Troy, Rensselaer	002
U Utica, Oneida	005
W Warren, Herkimer	015
White Plains, Westchester	003
Winfield, Herkimer	015
Y Yonkers, Westchester	003

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County	Territory Code
Albany	021
Allegany	019
Bronx (See New York City above)	
Broome	019
Cattaraugus	019
Cayuga	019
Chautauqua	019
Chemung	019
Chenango	019
Clinton	017
Columbia	021
Cortland	019
Delaware	013
Dutchess	021
Erie	014
Essex	017
Franklin	017
Fulton	017
Genesee	019
Greene	013
Hamilton	017
Herkimer	017
Jefferson	017
Kings (See New York City above)	
Lewis	017
Livingston	019
Madison	019
Monroe	019
Montgomery	015
Nassau	007
New York (See New York City above)	
Niagara	014
Oneida	015
Onondaga	015
Ontario	019
Orange	013
Orleans	019
Oswego	019
Otsego	019
Putnam	038
Queens (See New York City above)	
Rensselaer	021
Richmond	011

County	Territory Code
Rockland	039
Saint Lawrence	017
Saratoga	017
Schenectady	021
Schoharie	019
Schuyler	019
Seneca	019
Steuben	019
Suffolk	016
Sullivan	013
Tioga	019
Tompkins	019
Ulster	013
Warren	017
Washington	021
Wayne	019
Westchester	
(a)All areas south of a line drawn from the north side of North Tarrytown through Kensico Reservoir of the western extremity of Connecticut excluding Mt. Vernon, New Rochelle, Port Chester Village, White Plains and Yonkers	009
(b)All areas north of a line drawn from the north side of North Tarrytown through Kensico Reservoir of the western extremity of Connecticut excluding Peekskill	038
Wyoming	019
Yates	019

Subterritory

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
002	12018	001	005	005	001	009	005	002	003	010	011	011	004	n/a	004
002	12054	001	002	001	001	005	005	002	008	007	006	006	003	n/a	003
002	12077	001	005	001	001	004	005	003	011	007	009	009	004	n/a	004
002	12084	001	001	006	001	002	002	001	001	008	006	006	002	n/a	002
002	12094	002	006	008	001	008	005	001	001	011	010	010	005	n/a	005
002	12159	001	001	001	001	003	002	001	003	007	006	006	002	n/a	002
002	12180	009	010	009	002	007	006	008	009	006	006	006	008	n/a	008
002	12181	009	010	009	002	007	006	008	009	006	006	006	008	n/a	008
002	12182	010	009	010	007	009	008	011	001	006	007	007	009	n/a	009
002	12189	006	010	004	004	004	006	007	005	005	003	003	006	n/a	006
002	12198	001	005	005	001	006	004	005	011	007	011	011	004	n/a	004
002	12201	001	001	002	001	001	001	001	001	004	002	002	001	n/a	001
002	12202	006	009	004	005	007	007	005	011	005	006	006	007	n/a	007
002	12203	007	007	006	009	004	004	007	007	008	003	003	006	n/a	006
002	12204	008	011	003	001	003	005	004	011	007	001	001	007	n/a	007
002	12205	001	001	002	001	001	001	001	001	004	002	002	001	n/a	001
002	12206	006	009	005	006	007	007	005	009	003	001	001	007	n/a	007
002	12207	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12208	005	004	003	011	006	006	006	010	006	003	003	005	n/a	005
002	12209	003	004	002	011	005	007	011	011	004	004	004	005	n/a	005
002	12210	005	008	001	005	002	005	001	011	004	004	004	005	n/a	005
002	12211	003	009	001	001	006	006	003	002	007	002	002	005	n/a	005
002	12214	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12220	007	007	006	009	004	004	007	007	008	003	003	006	n/a	006
002	12222	007	007	006	009	004	004	007	007	008	003	003	006	n/a	006
002	12223	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12224	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12225	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12226	007	007	006	009	004	004	007	007	008	003	003	006	n/a	006
002	12227	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12228	006	009	004	005	007	007	005	011	005	006	006	007	n/a	007
002	12229	005	004	003	011	006	006	006	010	006	003	003	005	n/a	005
002	12230	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12231	005	008	001	005	002	005	001	011	004	004	004	005	n/a	005
002	12232	006	009	005	006	007	007	005	009	003	001	001	007	n/a	007
002	12233	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12234	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12236	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12237	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12238	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12239	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12240	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12241	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12242	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12243	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12244	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12245	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12246	007	007	006	009	004	004	007	007	008	003	003	006	n/a	006
002	12247	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12248	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12249	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12250	008	011	003	001	003	005	004	011	007	001	001	007	n/a	007
002	12255	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12257	005	006	004	002	004	006	001	010	003	004	004	005	n/a	005
002	12260	006	009	005	006	007	007	005	009	003	001	001	007	n/a	007
002	12261	006	009	005	006	007	007	005	009	003	001	001	007	n/a	007
002	12301	010	006	008	008	010	010	004	003	006	011	011	008	n/a	008
002	12303	004	006	008	008	006	006	011	004	007	008	008	006	n/a	006
002	12304	005	005	009	005	006	005	011	004	008	005	005	006	n/a	006
002	12305	010	006	008	008	010	010	004	003	006	011	011	008	n/a	008
002	12306	004	004	009	004	007	006	011	002	008	010	010	005	n/a	005
002	12307	005	004	010	005	010	009	006	003	007	009	009	007	n/a	007
002	12308	005	004	008	011	011	010	009	003	006	008	008	007	n/a	007
002	12309	002	004	010	008	006	005	009	004	008	008	008	005	n/a	005
003	10466	004	006	001	004	011	011	003	004	011	011	011	007	n/a	007
003	10470	006	007	001	006	007	010	011	001	011	011	011	007	n/a	007
003	10471	009	009	001	001	005	010	001	008	008	011	011	008	n/a	008
003	10511	008	008	006	009	006	006	007	001	004	001	001	007	n/a	007
003	10528	005	004	001	002	007	005	006	002	001	002	002	005	n/a	005
003	10530	004	005	005	001	005	005	004	010	002	001	001	005	n/a	005
003	10538	003	004	001	001	007	006	001	004	002	005	005	004	n/a	004
003	10543	003	003	001	001	006	004	003	001	003	005	005	003	n/a	003
003	10550	007	007	009	011	008	006	008	003	011	011	011	007	n/a	007
003	10551	007	007	009	011	008	006	008	003	011	011	011	007	n/a	007
003	10552	005	005	004	006	006	006	006	009	007	010	010	006	n/a	006
003	10553	005	005	007	009	006	005	006	006	011	011	011	005	n/a	005
003	10566	006	010	009	008	005	006	006	002	002	001	001	007	n/a	007
003	10567	005	007	006	005	005	004	004	001	003	001	001	005	n/a	005
003	10573	007	007	002	001	010	009	005	001	001	001	001	007	n/a	007
003	10577	001	005	001	003	007	006	002	005	001	005	005	004	n/a	004

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
003	10580	004	006	001	001	006	005	001	001	001	011	011	004	n/a	004
003	10583	002	005	002	003	005	003	002	011	004	004	004	004	n/a	004
003	10601	003	005	005	003	004	006	003	011	001	001	001	005	n/a	005
003	10602	005	004	003	004	005	006	004	001	001	001	001	005	n/a	005
003	10603	003	003	005	002	005	005	007	001	004	002	002	004	n/a	004
003	10604	006	004	001	001	009	008	006	001	006	003	003	006	n/a	006
003	10605	004	004	001	001	006	006	004	002	001	002	002	004	n/a	004
003	10606	005	004	003	004	005	006	004	001	001	001	001	005	n/a	005
003	10607	001	002	005	002	004	005	004	004	002	001	001	003	n/a	003
003	10701	010	008	009	004	006	007	006	005	011	008	008	008	n/a	008
003	10702	010	008	009	004	006	007	006	005	011	008	008	008	n/a	008
003	10703	008	008	007	009	007	007	010	006	005	006	006	008	n/a	008
003	10704	008	007	007	010	006	006	011	004	007	010	010	007	n/a	007
003	10705	009	008	007	006	007	008	003	004	007	010	010	008	n/a	008
003	10706	004	008	004	002	005	004	004	007	003	002	002	005	n/a	005
003	10707	003	005	002	005	005	006	008	004	003	004	004	005	n/a	005
003	10708	003	007	002	005	005	006	007	006	004	005	005	005	n/a	005
003	10709	005	007	004	009	006	006	011	006	004	007	007	006	n/a	006
003	10710	003	006	009	010	006	006	011	011	006	003	003	006	n/a	006
003	10801	006	003	003	004	006	005	004	006	005	008	008	005	n/a	005
003	10802	006	003	003	004	006	005	004	006	005	008	008	005	n/a	005
003	10803	009	007	001	009	006	007	005	009	005	009	009	007	n/a	007
003	10804	004	007	002	003	006	006	001	006	004	005	005	005	n/a	005
003	10805	008	005	003	001	007	005	004	004	006	007	007	006	n/a	006
004	13057	002	003	005	001	005	004	002	004	011	011	011	003	n/a	003
004	13078	001	003	010	001	005	003	006	007	009	011	011	003	n/a	003
004	13088	001	001	002	001	007	004	005	004	009	009	009	003	n/a	003
004	13120	003	001	011	001	003	003	009	004	011	011	011	003	n/a	003
004	13201	009	006	008	006	006	006	001	009	004	005	005	007	n/a	007
004	13202	009	006	008	006	006	006	001	009	004	005	005	007	n/a	007
004	13203	008	009	006	011	006	006	010	001	006	005	005	007	n/a	007
004	13204	008	006	005	005	006	006	010	002	004	006	006	006	n/a	006
004	13205	004	007	009	004	006	006	010	003	006	005	005	006	n/a	006
004	13206	004	006	004	006	005	005	009	002	006	006	006	005	n/a	005
004	13207	005	007	006	005	006	006	010	007	008	007	007	006	n/a	006
004	13208	007	007	005	011	005	005	011	001	007	004	004	006	n/a	006
004	13209	003	004	005	001	006	005	008	004	004	009	009	004	n/a	004
004	13210	005	005	005	005	007	007	002	008	010	008	008	006	n/a	006
004	13214	001	004	005	001	005	004	003	009	007	011	011	004	n/a	004
004	13215	002	002	007	001	006	005	005	004	007	008	008	004	n/a	004
004	13217	005	005	005	005	007	007	002	008	010	008	008	006	n/a	006
004	13218	008	006	005	005	006	006	010	002	004	006	006	006	n/a	006
004	13219	001	003	004	005	006	005	011	009	006	006	006	004	n/a	004
004	13224	001	004	005	005	007	006	007	011	006	007	007	005	n/a	005
004	13235	005	005	005	005	007	007	002	008	010	008	008	006	n/a	006
004	13244	003	003	010	001	008	005	006	011	006	008	008	005	n/a	005
004	13252	009	006	008	006	006	006	001	009	004	005	005	007	n/a	007
004	13261	009	006	008	006	006	006	001	009	004	005	005	007	n/a	007
004	13290	008	006	005	005	006	006	010	002	004	006	006	006	n/a	006
005	13340	002	003	004	001	004	003	006	002	009	002	002	003	n/a	003
005	13413	001	003	002	002	004	004	004	011	007	005	005	003	n/a	003
005	13417	002	004	002	010	006	005	005	003	008	005	005	004	n/a	004
005	13492	001	002	002	003	006	004	006	011	008	004	004	003	n/a	003
005	13501	006	008	007	011	009	008	009	009	007	004	004	008	n/a	008
005	13502	006	006	006	005	006	006	006	006	006	006	006	006	n/a	006
005	13503	006	006	006	005	006	006	006	006	006	006	006	006	n/a	006
005	13504	006	008	007	011	009	008	009	009	007	004	004	008	n/a	008
005	13505	006	006	006	005	006	006	006	006	006	006	006	006	n/a	006
005	13599	006	008	007	011	009	008	009	009	007	004	004	008	n/a	008
006	14603	004	004	010	006	006	005	011	002	007	005	005	005	n/a	005
006	14604	008	007	005	005	009	011	001	005	004	006	006	008	n/a	008
006	14605	004	004	010	006	006	005	011	002	007	005	005	005	n/a	005
006	14606	005	005	006	006	005	005	011	005	008	005	005	005	n/a	005
006	14607	008	006	003	007	006	007	002	007	003	006	006	007	n/a	007
006	14608	006	004	004	006	005	005	006	003	004	005	005	005	n/a	005
006	14609	004	009	011	008	005	005	011	008	010	005	005	006	n/a	006
006	14610	001	004	004	001	005	004	005	002	010	005	005	003	n/a	003
006	14611	004	005	008	009	005	004	011	005	008	006	006	005	n/a	005
006	14612	001	007	007	003	004	004	011	001	011	009	009	004	n/a	004
006	14613	008	008	011	010	008	006	010	004	005	005	005	008	n/a	008
006	14614	008	006	006	003	006	006	001	011	005	010	010	007	n/a	007
006	14615	005	010	011	011	005	005	011	006	008	006	006	007	n/a	007
006	14616	001	006	007	007	006	005	011	003	011	010	010	005	n/a	005
006	14617	002	007	009	009	006	004	011	001	011	006	006	005	n/a	005
006	14618	001	003	005	002	005	004	005	006	008	005	005	003	n/a	003
006	14619	002	004	007	011	007	005	011	008	003	005	005	005	n/a	005
006	14620	005	003	006	003	006	005	006	007	007	005	005	005	n/a	005
006	14621	005	011	011	011	006	005	011	001	009	009	009	007	n/a	007
006	14622	001	007	009	006	006	006	011	005	011	006	006	005	n/a	005
006	14623	004	001	006	001	004	003	003	005	009	008	008	003	n/a	003
006	14624	001	003	005	001	003	004	011	003	009	004	004	003	n/a	003
006	14626	001	002	004	001	005	003	011	004	011	006	006	003	n/a	003
006	14627	003	003	011	003	007	004	009	011	004	006	006	005	n/a	005

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
006	14638	008	007	005	005	009	011	001	005	004	006	006	008	n/a	008
006	14639	008	007	005	005	009	011	001	005	004	006	006	008	n/a	008
006	14642	008	005	011	001	007	004	002	011	004	004	004	006	n/a	006
006	14643	008	007	005	005	009	011	001	005	004	006	006	008	n/a	008
006	14644	008	007	005	005	009	011	001	005	004	006	006	008	n/a	008
006	14646	008	006	003	007	006	007	002	007	003	006	006	007	n/a	007
006	14647	008	007	005	005	009	011	001	005	004	006	006	008	n/a	008
006	14649	008	007	005	005	009	011	001	005	004	006	006	008	n/a	008
006	14650	006	004	004	006	005	005	006	003	004	005	005	005	n/a	005
006	14651	006	004	004	006	005	005	006	003	004	005	005	005	n/a	005
006	14652	006	004	004	006	005	005	006	003	004	005	005	005	n/a	005
006	14694	004	001	006	001	004	003	003	005	009	008	008	003	n/a	003
007	11001	004	003	006	008	004	006	006	008	007	004	004	005	n/a	005
007	11002	004	003	006	008	004	006	006	008	007	004	004	005	n/a	005
007	11003	004	002	010	011	005	006	006	011	011	011	011	005	n/a	005
007	11005	004	008	001	001	004	009	001	011	007	006	006	006	n/a	006
007	11010	006	005	007	011	005	007	011	007	008	005	005	006	n/a	006
007	11020	009	004	011	004	009	008	001	011	006	007	007	008	n/a	008
007	11021	006	004	003	001	008	007	001	011	006	006	006	006	n/a	006
007	11022	006	004	003	001	008	007	001	011	006	006	006	006	n/a	006
007	11023	006	005	002	005	008	005	005	005	003	009	009	006	n/a	006
007	11024	008	006	004	001	009	006	001	003	005	009	009	006	n/a	006
007	11026	006	004	003	001	008	007	001	011	006	006	006	006	n/a	006
007	11027	006	004	003	001	008	007	001	011	006	006	006	006	n/a	006
007	11030	005	004	005	001	006	004	001	006	004	005	005	005	n/a	005
007	11040	003	002	010	006	006	006	002	004	006	005	005	004	n/a	004
007	11042	008	006	011	001	002	005	001	006	007	009	009	006	n/a	006
007	11050	009	009	007	001	010	006	005	001	002	004	004	008	n/a	008
007	11051	009	009	007	001	010	006	005	001	002	004	004	008	n/a	008
007	11052	009	009	007	001	010	006	005	001	002	004	004	008	n/a	008
007	11053	009	009	007	001	010	006	005	001	002	004	004	008	n/a	008
007	11054	009	009	007	001	010	006	005	001	002	004	004	008	n/a	008
007	11055	009	009	007	001	010	006	005	001	002	004	004	008	n/a	008
007	11096	010	008	009	001	004	006	004	006	006	009	009	007	n/a	007
007	11362	005	004	007	011	008	011	010	011	006	008	008	007	n/a	007
007	11363	004	002	003	006	008	008	003	011	005	009	009	005	n/a	005
007	11411	002	003	003	011	005	007	007	011	011	011	011	005	n/a	005
007	11422	004	007	004	011	004	007	005	011	011	011	011	006	n/a	006
007	11429	003	003	002	008	006	008	002	011	011	011	011	005	n/a	005
007	11501	006	006	008	006	004	003	004	001	008	004	004	005	n/a	005
007	11507	001	001	008	007	007	005	001	004	004	003	003	003	n/a	003
007	11509	011	011	004	003	005	006	004	001	006	008	008	008	n/a	008
007	11510	006	008	009	011	006	005	007	011	008	005	005	007	n/a	007
007	11514	006	004	005	002	005	004	005	001	005	003	003	005	n/a	005
007	11516	010	009	004	007	006	007	006	009	007	011	011	008	n/a	008
007	11518	006	006	005	006	006	006	011	005	005	008	008	006	n/a	006
007	11520	008	009	010	007	008	008	007	007	011	010	010	008	n/a	008
007	11530	011	007	001	004	005	005	003	005	004	008	008	007	n/a	007
007	11531	011	007	001	004	005	005	003	005	004	008	008	007	n/a	007
007	11542	011	011	010	003	009	005	009	002	002	004	004	009	n/a	009
007	11545	008	004	002	001	006	004	001	006	007	005	005	005	n/a	005
007	11547	008	004	002	001	006	004	001	006	007	005	005	005	n/a	005
007	11548	003	005	006	001	003	004	002	007	004	004	004	004	n/a	004
007	11549	003	008	001	007	006	007	001	011	006	006	006	006	n/a	006
007	11550	008	007	005	011	005	005	004	008	011	011	011	006	n/a	006
007	11551	008	007	005	011	005	005	004	008	011	011	011	006	n/a	006
007	11552	007	005	006	010	005	007	009	010	009	006	006	007	n/a	007
007	11553	005	006	008	011	004	005	008	011	011	010	010	006	n/a	006
007	11554	007	011	011	008	007	007	010	011	005	005	005	008	n/a	008
007	11555	005	006	008	011	004	005	008	011	011	010	010	006	n/a	006
007	11556	005	006	008	011	004	005	008	011	011	010	010	006	n/a	006
007	11557	009	007	005	003	006	006	004	005	005	006	006	007	n/a	007
007	11558	011	011	010	011	006	007	011	002	006	006	006	009	n/a	009
007	11559	011	011	008	001	005	007	005	006	005	009	009	008	n/a	008
007	11560	009	008	002	001	008	004	003	001	002	007	007	006	n/a	006
007	11561	008	011	006	004	006	007	009	004	005	008	008	008	n/a	008
007	11563	009	010	011	008	005	007	011	004	005	005	005	008	n/a	008
007	11565	006	006	005	011	004	006	010	006	004	005	005	006	n/a	006
007	11566	008	008	002	011	006	007	011	006	004	005	005	007	n/a	007
007	11568	005	004	005	001	005	004	001	002	005	003	003	004	n/a	004
007	11569	009	011	004	011	006	008	010	003	004	007	007	008	n/a	008
007	11570	007	008	003	009	004	006	008	007	005	008	008	006	n/a	006
007	11571	007	008	003	009	004	006	008	007	005	008	008	006	n/a	006
007	11572	005	007	008	008	005	005	011	006	005	006	006	006	n/a	006
007	11575	006	006	009	011	006	005	006	010	011	009	009	006	n/a	006
007	11576	005	010	008	003	006	005	001	005	007	004	004	006	n/a	006
007	11577	003	005	004	002	006	005	001	009	005	004	004	005	n/a	005
007	11579	011	009	003	005	008	006	003	001	002	004	004	008	n/a	008
007	11580	002	004	009	010	004	005	005	011	009	010	010	004	n/a	004
007	11581	008	009	011	009	005	007	006	011	007	005	005	008	n/a	008
007	11582	002	004	009	010	004	005	005	011	009	010	010	004	n/a	004
007	11590	004	004	003	003	007	008	003	010	008	007	007	006	n/a	006
007	11596	004	003	003	006	005	004	002	001	006	002	002	004	n/a	004

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
007	11598	007	008	004	007	006	007	004	011	005	007	007	007	n/a	007
007	11599	011	007	001	004	005	005	003	005	004	008	008	007	n/a	007
007	11691	008	007	003	004	006	008	004	008	007	011	011	007	n/a	007
007	11701	009	011	011	011	007	007	009	004	007	007	007	009	n/a	009
007	11702	008	009	006	001	005	008	009	001	010	004	004	007	n/a	007
007	11709	006	011	003	003	009	005	010	001	002	005	005	007	n/a	007
007	11710	003	005	003	011	006	005	011	004	006	011	011	005	n/a	005
007	11714	003	005	005	009	006	006	011	006	004	007	007	005	n/a	005
007	11724	004	005	002	001	006	003	003	005	003	006	006	004	n/a	004
007	11732	005	005	002	001	003	004	001	007	004	004	004	004	n/a	004
007	11735	009	009	011	001	007	008	007	003	005	005	005	008	n/a	008
007	11737	009	009	011	001	007	008	007	003	005	005	005	008	n/a	008
007	11743	007	004	003	002	008	004	009	008	004	011	011	006	n/a	006
007	11753	004	004	008	002	005	006	001	008	006	003	003	005	n/a	005
007	11756	002	003	005	009	007	006	009	008	005	004	004	005	n/a	005
007	11758	004	006	002	010	010	010	011	004	006	007	007	007	n/a	007
007	11762	006	008	003	011	007	008	010	001	004	006	006	007	n/a	007
007	11765	010	008	005	001	009	004	003	001	003	006	006	007	n/a	007
007	11771	008	005	002	001	008	004	001	003	003	005	005	006	n/a	006
007	11773	001	002	004	001	006	005	001	003	005	004	004	003	n/a	003
007	11783	002	005	004	006	006	007	011	002	005	009	009	005	n/a	005
007	11791	001	002	004	001	006	005	001	003	005	004	004	003	n/a	003
007	11793	002	006	004	007	004	006	011	003	004	004	004	005	n/a	005
007	11797	001	004	003	001	008	007	001	003	005	005	005	004	n/a	004
007	11801	004	004	010	009	006	006	008	004	005	002	002	005	n/a	005
007	11802	004	004	010	009	006	006	008	004	005	002	002	005	n/a	005
007	11803	001	002	004	002	007	006	001	002	007	005	005	003	n/a	003
007	11804	004	004	006	001	010	007	002	001	005	004	004	005	n/a	005
007	11815	004	004	010	009	006	006	008	004	005	002	002	005	n/a	005
007	11853	004	004	003	003	007	008	003	010	008	007	007	006	n/a	006
008	14150	001	001	002	001	004	003	006	005	011	005	005	002	n/a	002
008	14201	006	008	005	008	007	006	007	004	006	009	009	006	n/a	006
008	14202	008	007	005	006	006	007	003	010	004	006	006	007	n/a	007
008	14203	009	005	010	001	003	005	001	005	006	004	004	006	n/a	006
008	14204	003	005	008	004	006	005	005	009	005	005	005	005	n/a	005
008	14205	009	005	010	001	003	005	001	005	006	004	004	006	n/a	006
008	14206	006	010	007	005	006	006	011	001	010	011	011	007	n/a	007
008	14207	006	005	008	005	006	005	009	001	005	003	003	005	n/a	005
008	14208	002	002	008	006	007	005	005	002	006	004	004	004	n/a	004
008	14209	006	007	004	003	004	005	004	004	004	004	004	005	n/a	005
008	14210	007	005	006	005	006	006	011	002	007	004	004	006	n/a	006
008	14211	005	008	011	007	008	006	006	001	007	004	004	006	n/a	006
008	14212	006	008	008	002	006	005	004	001	008	005	005	006	n/a	006
008	14213	006	004	007	010	007	006	011	005	005	003	003	006	n/a	006
008	14214	003	006	006	009	004	005	008	006	006	011	011	005	n/a	005
008	14215	002	005	007	008	005	004	003	007	008	007	007	004	n/a	004
008	14216	003	006	005	009	006	005	011	004	005	003	003	005	n/a	005
008	14217	001	003	004	006	004	004	008	003	011	005	005	003	n/a	003
008	14218	003	005	006	005	005	005	011	001	011	004	004	005	n/a	005
008	14220	005	003	006	005	007	007	011	001	010	007	007	005	n/a	005
008	14222	008	008	004	011	010	009	003	011	005	009	009	008	n/a	008
008	14223	001	001	003	011	006	005	010	008	008	004	004	004	n/a	004
008	14224	001	003	006	002	004	005	011	006	011	005	005	004	n/a	004
008	14225	001	005	004	003	006	005	007	004	011	007	007	004	n/a	004
008	14226	001	001	003	003	005	004	005	011	011	005	005	003	n/a	003
008	14233	009	005	010	001	003	005	001	005	006	004	004	006	n/a	006
008	14240	006	010	007	005	006	006	011	001	010	011	011	007	n/a	007
008	14263	009	005	010	001	003	005	001	005	006	004	004	006	n/a	006
008	14264	009	005	010	001	003	005	001	005	006	004	004	006	n/a	006
008	14267	008	007	005	006	006	007	003	010	004	006	006	007	n/a	007
008	14270	009	005	010	001	003	005	001	005	006	004	004	006	n/a	006
008	14273	009	005	010	001	003	005	001	005	006	004	004	006	n/a	006
008	14276	006	010	007	005	006	006	011	001	010	011	011	007	n/a	007
008	14280	009	005	010	001	003	005	001	005	006	004	004	006	n/a	006
009	10464	009	005	002	001	007	010	004	001	011	011	011	007	n/a	007
009	10466	006	007	003	008	011	011	005	005	011	011	011	008	n/a	008
009	10502	004	006	010	011	005	005	008	011	005	003	003	006	n/a	006
009	10503	004	004	006	001	005	004	005	001	006	002	002	004	n/a	004
009	10504	002	003	002	001	005	005	001	001	003	003	003	003	n/a	003
009	10522	006	007	006	010	007	006	010	010	005	003	003	007	n/a	007
009	10523	003	002	010	004	006	007	005	003	005	001	001	005	n/a	005
009	10528	008	006	004	005	007	006	008	003	004	006	006	006	n/a	006
009	10530	006	006	009	004	005	006	006	011	006	001	001	006	n/a	006
009	10532	003	005	008	003	005	008	005	006	004	001	001	005	n/a	005
009	10533	004	004	006	001	005	004	005	001	006	002	002	004	n/a	004
009	10538	005	006	001	002	007	006	001	005	006	009	009	005	n/a	005
009	10543	005	005	003	004	006	005	005	002	007	008	008	005	n/a	005
009	10550	009	008	011	011	008	007	010	004	011	011	011	008	n/a	008
009	10552	007	007	007	011	006	007	008	011	011	011	011	007	n/a	007
009	10553	007	007	011	011	006	006	008	007	011	011	011	007	n/a	007
009	10573	010	008	005	003	011	010	007	002	004	004	004	009	n/a	009
009	10577	002	006	004	006	007	007	003	006	003	009	009	005	n/a	005
009	10580	006	007	002	001	006	006	002	002	004	011	011	006	n/a	006

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
009	10583	004	006	005	006	005	004	004	011	008	007	007	005	n/a	005
009	10591	009	005	006	002	005	005	003	001	004	001	001	006	n/a	006
009	10595	002	004	008	003	004	005	006	003	004	001	001	004	n/a	004
009	10603	005	005	008	006	005	005	009	002	008	006	006	005	n/a	005
009	10604	009	006	004	002	010	009	008	001	010	006	006	008	n/a	008
009	10605	006	006	003	004	006	006	006	003	005	005	005	006	n/a	006
009	10606	007	006	006	007	005	006	006	002	005	004	004	006	n/a	006
009	10607	002	003	008	005	005	006	006	005	005	003	003	004	n/a	004
009	10610	009	006	004	002	010	009	008	001	010	006	006	008	n/a	008
009	10701	011	010	011	007	007	008	008	006	011	011	011	009	n/a	009
009	10706	006	010	008	005	005	005	006	008	007	005	005	007	n/a	007
009	10707	005	007	005	010	006	007	010	005	007	008	008	006	n/a	006
009	10708	005	009	005	009	005	007	009	008	009	009	009	007	n/a	007
009	10709	007	009	007	011	006	006	011	007	007	011	011	007	n/a	007
009	10710	005	008	011	011	006	007	011	011	010	006	006	007	n/a	007
009	10801	008	005	007	008	006	005	006	007	010	011	011	006	n/a	006
009	10803	011	009	005	011	006	008	007	010	009	011	011	009	n/a	009
009	10804	006	008	005	006	006	006	003	008	008	008	008	006	n/a	006
011	10004	011	008	001	001	010	011	001	011	001	006	006	009	n/a	009
011	10301	010	007	005	003	007	007	002	002	004	007	007	007	n/a	007
011	10302	007	003	006	004	006	006	001	003	005	004	004	005	n/a	005
011	10303	005	006	011	001	005	005	001	003	006	005	005	005	n/a	005
011	10304	010	006	004	006	008	009	004	008	010	011	011	008	n/a	008
011	10305	009	009	008	010	007	008	008	007	007	009	009	008	n/a	008
011	10306	007	008	007	006	006	006	011	006	009	004	004	007	n/a	007
011	10307	007	007	001	004	005	004	008	001	005	002	002	005	n/a	005
011	10308	001	005	003	009	005	004	008	008	004	005	005	004	n/a	004
011	10309	004	007	002	001	003	003	006	005	007	003	003	004	n/a	004
011	10310	007	006	007	006	007	007	004	007	006	007	007	007	n/a	007
011	10311	003	004	008	001	004	004	005	002	004	004	004	004	n/a	004
011	10312	001	006	003	010	005	004	011	009	005	002	002	004	n/a	004
011	10313	003	004	008	001	004	004	005	002	004	004	004	004	n/a	004
011	10314	003	004	008	001	004	004	005	002	004	004	004	004	n/a	004
011	10464	011	011	003	001	007	009	005	001	002	003	003	009	n/a	009
013	10910	007	004	011	001	010	007	005	002	007	010	010	007	n/a	007
013	10912	002	002	002	002	007	007	004	006	005	006	006	004	n/a	004
013	10914	001	005	008	006	004	004	005	007	004	006	006	004	n/a	004
013	10915	002	001	002	004	005	005	006	006	007	008	008	003	n/a	003
013	10916	001	003	004	002	004	005	002	008	006	006	006	003	n/a	003
013	10917	002	006	007	008	006	005	003	009	006	007	007	005	n/a	005
013	10918	003	003	006	006	006	006	009	005	005	006	006	005	n/a	005
013	10919	001	004	003	001	003	005	007	006	008	008	008	003	n/a	003
013	10921	001	001	003	004	005	005	008	003	006	004	004	003	n/a	003
013	10922	010	009	011	001	005	006	004	010	008	007	007	008	n/a	008
013	10924	005	004	003	002	007	007	003	002	007	004	004	005	n/a	005
013	10925	002	005	003	006	008	009	008	007	006	007	007	006	n/a	006
013	10926	001	007	010	011	006	006	002	011	006	011	011	005	n/a	005
013	10928	010	009	011	001	005	006	004	010	008	007	007	008	n/a	008
013	10930	002	006	008	005	007	005	002	006	006	007	007	005	n/a	005
013	10932	006	003	003	009	005	006	007	004	010	006	006	005	n/a	005
013	10933	001	003	003	007	008	006	004	007	010	007	007	004	n/a	004
013	10940	006	003	003	009	005	006	007	004	010	006	006	005	n/a	005
013	10941	002	001	002	004	005	005	006	006	007	008	008	003	n/a	003
013	10949	002	005	007	005	007	006	002	009	005	011	011	005	n/a	005
013	10950	002	005	007	005	007	006	002	009	005	011	011	005	n/a	005
013	10953	003	005	007	005	005	007	006	009	005	008	008	005	n/a	005
013	10958	002	001	004	003	006	005	005	003	010	006	006	003	n/a	003
013	10959	002	002	002	002	007	007	004	006	005	006	006	004	n/a	004
013	10963	001	004	003	003	005	004	008	002	008	005	005	003	n/a	003
013	10969	006	005	008	004	007	006	006	002	007	007	007	006	n/a	006
013	10973	001	002	003	004	003	005	008	006	009	006	006	003	n/a	003
013	10974	005	005	008	003	011	009	009	009	007	007	007	007	n/a	007
013	10975	007	004	011	001	010	007	005	002	007	010	010	007	n/a	007
013	10979	006	005	011	011	011	010	002	011	008	005	005	008	n/a	008
013	10981	003	003	006	006	006	006	009	005	005	006	006	005	n/a	005
013	10985	001	004	002	004	005	003	003	005	006	005	005	003	n/a	003
013	10987	005	006	006	001	009	008	001	003	008	007	007	006	n/a	006
013	10988	002	001	004	002	005	005	005	001	008	005	005	003	n/a	003
013	10990	002	002	002	002	007	007	004	006	005	006	006	004	n/a	004
013	10992	001	005	008	006	004	004	005	007	004	006	006	004	n/a	004
013	10996	005	008	010	009	008	009	001	011	007	006	006	007	n/a	007
013	10997	005	008	010	009	008	009	001	011	007	006	006	007	n/a	007
013	10998	002	001	004	002	005	005	005	001	008	005	005	003	n/a	003
013	12015	005	011	011	004	005	005	009	006	007	001	001	007	n/a	007
013	12042	004	011	011	003	010	010	006	005	007	001	001	008	n/a	008
013	12046	006	009	011	004	004	005	009	005	006	001	001	006	n/a	006
013	12051	005	011	011	003	008	007	011	005	007	002	002	008	n/a	008
013	12058	004	010	011	002	010	008	008	004	007	002	002	007	n/a	007
013	12083	004	010	011	001	007	007	006	011	007	001	001	007	n/a	007
013	12087	004	008	011	004	011	008	009	005	007	001	001	007	n/a	007
013	12093	010	011	011	001	008	006	001	002	005	001	001	008	n/a	008
013	12120	008	011	011	001	011	010	005	004	006	001	001	009	n/a	009
013	12124	005	011	011	005	009	008	011	009	004	002	002	008	n/a	008

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
013	12143	007	011	011	009	006	008	011	006	005	001	001	008	n/a	008
013	12155	011	011	011	003	011	010	005	003	005	001	001	010	n/a	010
013	12167	011	011	011	001	006	005	005	003	006	001	001	008	n/a	008
013	12176	003	010	011	001	005	005	009	009	007	003	003	006	n/a	006
013	12192	005	011	011	005	009	008	011	009	004	002	002	008	n/a	008
013	12401	011	008	003	008	005	005	008	002	004	002	002	007	n/a	007
013	12402	011	008	003	008	005	005	008	002	004	002	002	007	n/a	007
013	12404	007	011	007	001	009	007	006	006	007	001	001	008	n/a	008
013	12405	009	011	011	001	005	006	009	002	007	004	004	008	n/a	008
013	12406	011	011	011	001	008	005	001	001	004	005	005	008	n/a	008
013	12407	010	011	011	001	006	007	003	001	008	004	004	008	n/a	008
013	12409	009	011	001	001	007	005	003	001	006	008	008	007	n/a	007
013	12410	011	011	011	001	007	005	002	001	008	010	010	008	n/a	008
013	12411	002	008	002	007	007	005	009	007	005	001	001	005	n/a	005
013	12412	005	009	002	001	005	006	001	005	006	003	003	006	n/a	006
013	12413	007	011	011	001	004	005	011	001	006	001	001	007	n/a	007
013	12414	011	011	010	007	007	006	011	001	007	003	003	009	n/a	009
013	12416	011	010	004	001	005	005	004	001	006	008	008	007	n/a	007
013	12417	005	008	001	011	007	006	006	007	004	001	001	006	n/a	006
013	12418	010	011	011	001	006	005	009	002	007	003	003	008	n/a	008
013	12419	004	009	005	005	007	005	003	005	004	004	004	006	n/a	006
013	12420	004	008	006	002	005	005	006	003	007	005	005	005	n/a	005
013	12421	010	011	011	001	011	008	002	003	008	003	003	009	n/a	009
013	12422	009	010	011	001	005	004	009	001	006	002	002	007	n/a	007
013	12423	008	011	011	003	006	007	011	008	007	001	001	008	n/a	008
013	12424	011	011	011	001	008	005	001	001	007	005	005	008	n/a	008
013	12427	011	011	011	001	011	011	005	001	007	001	001	010	n/a	010
013	12428	011	011	011	011	006	007	011	004	008	001	001	009	n/a	009
013	12429	007	010	006	004	007	007	007	005	004	003	003	007	n/a	007
013	12430	010	011	011	001	007	004	001	001	008	007	007	008	n/a	008
013	12431	003	010	011	001	006	005	009	005	008	001	001	006	n/a	006
013	12432	008	011	009	001	005	004	006	001	005	005	005	007	n/a	007
013	12433	006	010	002	001	005	005	001	001	006	008	008	006	n/a	006
013	12434	011	011	011	001	006	005	005	003	006	001	001	008	n/a	008
013	12435	011	011	011	004	006	008	011	005	008	002	002	009	n/a	009
013	12436	007	010	009	001	007	006	006	001	007	002	002	007	n/a	007
013	12438	011	010	011	001	007	005	001	003	008	004	004	008	n/a	008
013	12439	011	011	011	001	010	010	003	002	007	001	001	010	n/a	010
013	12440	007	011	005	001	007	006	001	004	005	001	001	007	n/a	007
013	12441	008	011	011	001	005	005	001	004	006	008	008	007	n/a	007
013	12442	010	011	011	001	006	007	003	001	008	004	004	008	n/a	008
013	12443	002	005	003	001	006	004	006	001	005	002	002	004	n/a	004
013	12444	009	011	011	001	011	011	001	003	008	001	001	009	n/a	009
013	12446	009	011	010	001	007	006	010	005	007	002	002	008	n/a	008
013	12448	010	011	001	004	004	006	004	001	006	001	001	007	n/a	007
013	12449	005	009	004	006	006	004	009	004	004	003	003	006	n/a	006
013	12450	011	011	011	001	011	011	007	001	008	002	002	010	n/a	010
013	12451	003	009	011	002	006	004	010	002	007	002	002	005	n/a	005
013	12452	011	011	011	001	006	004	006	001	004	009	009	008	n/a	008
013	12453	008	011	009	001	005	004	006	001	005	005	005	007	n/a	007
013	12454	007	011	011	001	008	005	005	001	008	004	004	007	n/a	007
013	12455	011	010	011	001	007	005	001	003	008	004	004	008	n/a	008
013	12456	001	008	005	001	007	004	010	005	004	006	006	005	n/a	005
013	12457	011	011	002	001	007	006	003	001	006	006	006	008	n/a	008
013	12458	010	011	011	006	005	006	009	004	008	001	001	008	n/a	008
013	12459	011	010	011	001	007	005	001	003	008	004	004	008	n/a	008
013	12460	008	010	011	001	005	004	008	002	007	001	001	007	n/a	007
013	12461	007	011	006	003	007	006	005	002	007	005	005	007	n/a	007
013	12463	007	010	009	001	007	006	006	001	007	002	002	007	n/a	007
013	12464	011	011	009	001	006	006	003	001	006	007	007	008	n/a	008
013	12465	008	011	011	001	005	005	001	004	006	008	008	007	n/a	007
013	12466	005	008	001	011	007	006	006	007	004	001	001	006	n/a	006
013	12468	008	011	011	001	007	005	008	003	006	004	004	008	n/a	008
013	12469	009	011	011	001	007	007	003	001	006	001	001	008	n/a	008
013	12470	007	011	011	001	009	006	011	003	007	004	004	008	n/a	008
013	12471	003	006	005	001	005	004	004	001	005	002	002	004	n/a	004
013	12472	003	008	004	003	006	004	002	007	005	002	002	005	n/a	005
013	12473	010	011	011	001	009	006	010	001	005	005	005	009	n/a	009
013	12474	011	011	011	001	007	005	005	002	007	003	003	008	n/a	008
013	12475	011	008	003	008	005	005	008	002	004	002	002	007	n/a	007
013	12477	008	011	009	001	005	004	006	001	005	005	005	007	n/a	007
013	12480	011	011	010	001	004	005	002	001	007	004	004	008	n/a	008
013	12481	005	009	003	001	007	006	003	002	005	003	003	006	n/a	006
013	12482	004	011	009	001	002	004	010	004	007	001	001	006	n/a	006
013	12483	011	011	011	011	006	007	011	004	008	001	001	009	n/a	009
013	12484	005	010	005	004	005	006	004	008	006	003	003	006	n/a	006
013	12485	011	011	011	001	006	005	006	001	006	003	003	008	n/a	008
013	12486	003	008	005	001	007	005	004	006	006	001	001	005	n/a	005
013	12487	003	006	005	001	005	004	004	001	005	002	002	004	n/a	004
013	12489	009	011	010	001	007	006	010	005	007	002	002	008	n/a	008
013	12490	008	011	009	001	005	004	006	001	005	005	005	007	n/a	007
013	12491	005	011	002	001	003	005	007	002	005	006	006	006	n/a	006
013	12492	011	011	011	001	006	004	006	001	004	009	009	008	n/a	008

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
013	12493	007	010	006	004	007	007	007	005	004	003	003	007	n/a	007
013	12494	006	011	006	001	006	005	006	002	006	006	006	006	n/a	006
013	12495	011	011	001	004	006	005	002	001	007	008	008	007	n/a	007
013	12496	011	011	011	001	008	006	003	003	007	001	001	009	n/a	009
013	12498	008	011	002	001	006	005	004	001	005	007	007	007	n/a	007
013	12515	003	008	008	001	006	005	005	004	006	003	003	005	n/a	005
013	12518	005	006	004	001	003	007	003	008	006	008	008	005	n/a	005
013	12520	004	006	004	005	006	007	004	009	006	010	010	006	n/a	006
013	12525	003	008	005	001	006	006	003	004	005	004	004	005	n/a	005
013	12528	007	010	006	004	007	007	007	005	004	003	003	007	n/a	007
013	12542	005	009	007	011	008	006	010	008	005	005	005	007	n/a	007
013	12543	002	009	006	005	004	005	011	004	005	007	007	005	n/a	005
013	12547	007	010	010	007	009	007	007	006	005	003	003	008	n/a	008
013	12548	002	008	008	001	004	005	009	011	006	003	003	005	n/a	005
013	12549	003	008	005	003	004	004	003	005	005	007	007	005	n/a	005
013	12550	009	006	005	011	006	007	008	011	005	011	011	007	n/a	007
013	12551	009	006	005	011	006	007	008	011	005	011	011	007	n/a	007
013	12552	009	006	005	011	006	007	008	011	005	011	011	007	n/a	007
013	12553	003	005	007	005	005	007	006	009	005	008	008	005	n/a	005
013	12555	009	006	005	011	006	007	008	011	005	011	011	007	n/a	007
013	12561	005	006	004	001	006	005	004	011	006	001	001	006	n/a	006
013	12566	004	008	006	002	005	005	006	003	007	005	005	005	n/a	005
013	12568	002	007	006	001	007	005	004	005	005	006	006	005	n/a	005
013	12575	001	004	007	003	006	006	005	006	005	008	008	004	n/a	004
013	12577	001	003	006	001	006	005	006	007	005	007	007	004	n/a	004
013	12584	003	005	007	005	005	007	006	009	005	008	008	005	n/a	005
013	12586	006	008	004	009	004	006	006	006	006	008	008	006	n/a	006
013	12588	004	008	006	002	005	005	006	003	007	005	005	005	n/a	005
013	12589	002	007	006	001	007	005	004	005	005	006	006	005	n/a	005
013	12601	011	011	009	009	010	011	008	007	004	002	002	010	n/a	010
013	12701	011	011	011	008	010	010	009	009	009	003	003	010	n/a	010
013	12719	010	011	011	001	005	006	009	002	009	002	002	008	n/a	008
013	12720	009	011	011	001	008	006	011	002	009	006	006	008	n/a	008
013	12721	001	006	006	001	006	005	006	003	008	005	005	004	n/a	004
013	12722	001	006	006	001	006	005	006	003	008	005	005	004	n/a	004
013	12723	011	011	011	001	004	004	006	001	007	006	006	008	n/a	008
013	12724	011	011	011	001	008	005	007	002	009	005	005	008	n/a	008
013	12725	011	011	011	001	009	006	003	001	008	005	005	009	n/a	009
013	12726	008	011	011	001	003	004	011	001	009	007	007	007	n/a	007
013	12727	006	011	011	001	005	003	011	001	009	007	007	006	n/a	006
013	12729	005	007	007	002	005	006	006	001	009	004	004	005	n/a	005
013	12732	011	011	011	001	005	006	011	001	008	002	002	008	n/a	008
013	12733	011	011	011	004	011	011	007	009	008	001	001	011	n/a	011
013	12734	011	011	011	002	008	007	011	007	009	004	004	009	n/a	009
013	12736	011	011	011	001	008	005	006	001	009	007	007	008	n/a	008
013	12737	008	011	011	001	011	011	002	001	009	001	001	009	n/a	009
013	12738	009	011	011	001	011	011	009	009	009	001	001	010	n/a	010
013	12740	011	011	011	003	008	007	002	004	008	001	001	009	n/a	009
013	12741	011	011	011	001	003	002	005	001	009	004	004	007	n/a	007
013	12742	011	011	011	001	006	008	011	008	005	003	003	009	n/a	009
013	12743	011	011	011	001	007	006	009	001	006	003	003	009	n/a	009
013	12745	011	011	011	001	008	005	008	001	009	008	008	008	n/a	008
013	12746	004	007	008	005	005	005	011	001	009	002	002	005	n/a	005
013	12747	010	011	011	003	010	007	009	007	009	001	001	009	n/a	009
013	12748	008	008	011	001	004	003	007	001	008	008	008	006	n/a	006
013	12749	011	011	011	001	008	009	010	002	007	004	004	009	n/a	009
013	12750	008	011	011	001	003	004	011	001	009	008	008	007	n/a	007
013	12751	006	011	011	001	008	008	008	010	009	004	004	008	n/a	008
013	12752	006	011	011	001	005	003	011	001	009	007	007	006	n/a	006
013	12754	009	011	011	001	005	006	010	006	008	004	004	008	n/a	008
013	12758	011	011	011	001	008	005	007	002	009	005	005	008	n/a	008
013	12759	011	011	011	001	008	007	007	011	008	002	002	009	n/a	009
013	12760	011	011	011	001	007	004	004	001	009	001	001	008	n/a	008
013	12762	011	011	010	006	009	008	011	006	007	004	004	010	n/a	010
013	12763	011	011	011	001	011	011	009	005	004	001	001	010	n/a	010
013	12764	010	011	011	001	005	004	006	001	008	003	003	007	n/a	007
013	12765	008	011	011	001	010	009	005	007	009	001	001	009	n/a	009
013	12766	009	009	011	001	007	004	004	001	009	005	005	007	n/a	007
013	12767	011	011	011	001	006	005	003	003	007	004	004	008	n/a	008
013	12768	011	011	011	001	007	006	001	004	006	005	005	008	n/a	008
013	12769	007	010	011	003	006	006	009	001	006	004	004	007	n/a	007
013	12770	008	011	011	001	001	002	004	001	009	001	001	006	n/a	006
013	12771	007	007	007	004	004	005	010	001	009	003	003	006	n/a	006
013	12775	004	011	011	003	007	007	007	006	009	002	002	007	n/a	007
013	12776	011	011	011	001	006	005	003	003	007	004	004	008	n/a	008
013	12777	007	008	006	001	007	006	007	001	006	004	004	006	n/a	006
013	12778	011	011	010	006	009	008	011	006	007	004	004	010	n/a	010
013	12779	011	011	011	002	011	011	006	008	006	001	001	010	n/a	010
013	12780	004	007	009	001	002	005	009	001	008	003	003	005	n/a	005
013	12781	007	010	011	003	006	006	009	001	006	004	004	007	n/a	007
013	12783	011	011	011	002	007	005	010	001	007	007	007	008	n/a	008
013	12784	011	011	011	008	010	010	009	009	009	003	003	010	n/a	010
013	12785	005	007	007	002	005	006	006	001	009	004	004	005	n/a	005

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
013	12786	011	011	011	001	008	009	010	002	007	004	004	009	n/a	009
013	12787	007	010	011	007	005	006	001	010	009	005	005	007	n/a	007
013	12788	011	011	011	004	008	008	009	009	008	001	001	010	n/a	010
013	12789	010	011	011	001	011	011	004	011	008	001	001	010	n/a	010
013	12790	007	010	011	003	006	006	009	001	006	004	004	007	n/a	007
013	12791	008	011	011	001	005	007	005	007	007	006	006	008	n/a	008
013	12792	007	011	011	001	008	006	011	003	009	003	003	008	n/a	008
013	13731	011	011	011	001	010	009	003	003	008	001	001	009	n/a	009
013	13733	011	010	011	001	004	003	002	001	005	001	001	007	n/a	007
013	13739	009	010	011	001	007	005	001	001	007	004	004	007	n/a	007
013	13740	009	010	011	001	008	004	002	001	008	006	006	007	n/a	007
013	13750	008	010	011	001	005	004	005	005	007	002	002	007	n/a	007
013	13751	007	011	011	002	002	003	005	004	007	003	003	006	n/a	006
013	13752	011	011	011	001	006	004	001	001	008	007	007	008	n/a	008
013	13753	009	009	011	001	006	004	002	005	007	007	007	007	n/a	007
013	13754	011	011	011	001	006	008	004	002	006	001	001	009	n/a	009
013	13755	011	011	011	001	004	004	003	001	008	005	005	007	n/a	007
013	13756	011	011	011	002	003	005	001	001	009	003	003	007	n/a	007
013	13757	008	011	011	002	005	004	003	001	007	004	004	007	n/a	007
013	13774	011	011	011	001	007	004	004	001	009	001	001	008	n/a	008
013	13775	011	011	011	004	008	007	001	002	007	001	001	009	n/a	009
013	13782	011	011	011	001	006	004	002	001	008	005	005	008	n/a	008
013	13783	011	011	011	001	003	005	004	001	008	001	001	008	n/a	008
013	13786	007	011	011	001	011	009	001	005	007	001	001	009	n/a	009
013	13788	011	010	011	001	006	004	006	002	007	004	004	008	n/a	008
013	13804	011	011	011	001	005	007	006	001	007	001	001	008	n/a	008
013	13806	010	011	011	001	002	004	006	001	007	005	005	007	n/a	007
013	13820	011	009	011	003	006	006	003	003	004	001	001	008	n/a	008
013	13825	008	009	011	004	009	008	001	001	004	001	001	008	n/a	008
013	13837	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
013	13838	007	011	011	001	006	006	003	002	006	001	001	007	n/a	007
013	13839	011	011	011	002	009	008	002	001	007	001	001	009	n/a	009
013	13842	009	011	011	001	011	008	001	003	007	001	001	009	n/a	009
013	13846	009	011	011	001	006	004	001	001	007	004	004	007	n/a	007
013	13847	011	011	011	002	009	008	002	001	007	001	001	009	n/a	009
013	13849	008	011	011	002	006	005	002	001	005	001	001	007	n/a	007
013	13856	011	011	011	001	007	006	001	001	008	005	005	008	n/a	008
013	13860	011	009	011	003	006	006	003	003	004	001	001	008	n/a	008
014	14001	007	004	006	001	006	005	001	003	005	004	004	005	n/a	005
014	14004	009	009	008	001	008	007	004	005	005	005	005	008	n/a	008
014	14006	008	009	007	002	006	005	011	001	007	004	004	007	n/a	007
014	14008	006	007	011	001	005	003	001	001	007	001	001	005	n/a	005
014	14010	004	005	005	003	004	004	005	003	009	008	008	004	n/a	004
014	14012	006	006	011	001	003	003	001	001	007	001	001	005	n/a	005
014	14013	011	004	011	001	005	003	002	001	007	003	003	006	n/a	006
014	14025	007	006	009	001	007	006	003	001	007	006	006	006	n/a	006
014	14026	002	008	006	001	006	006	001	008	005	008	008	005	n/a	005
014	14027	008	004	009	001	004	004	009	001	006	005	005	005	n/a	005
014	14028	006	006	011	001	003	003	001	001	007	002	002	005	n/a	005
014	14030	006	004	006	001	005	004	002	001	006	001	001	004	n/a	004
014	14031	002	004	001	001	007	005	001	007	005	007	007	004	n/a	004
014	14032	001	005	004	001	008	005	001	007	006	006	006	004	n/a	004
014	14033	007	005	006	001	007	006	001	001	007	005	005	006	n/a	006
014	14034	009	004	011	001	005	005	007	001	007	002	002	006	n/a	006
014	14035	009	004	011	001	005	005	007	001	007	002	002	006	n/a	006
014	14036	007	004	010	001	005	004	003	001	006	003	003	005	n/a	005
014	14037	008	005	009	001	008	005	001	001	008	001	001	006	n/a	006
014	14038	009	009	008	001	008	007	004	005	005	005	005	008	n/a	008
014	14043	005	006	005	007	007	007	009	011	005	006	006	006	n/a	006
014	14047	004	005	006	001	005	005	011	004	008	006	006	005	n/a	005
014	14051	001	002	003	002	007	006	001	010	004	006	006	004	n/a	004
014	14052	006	004	005	001	006	006	004	002	007	004	004	005	n/a	005
014	14055	007	003	008	001	007	004	002	001	007	003	003	005	n/a	005
014	14057	005	004	008	001	007	005	008	001	007	007	007	005	n/a	005
014	14059	005	008	008	002	007	008	007	006	007	005	005	007	n/a	007
014	14061	011	005	011	001	007	007	009	001	007	001	001	008	n/a	008
014	14067	006	005	011	001	004	003	001	001	006	003	003	005	n/a	005
014	14068	001	004	003	004	007	007	001	011	004	006	006	004	n/a	004
014	14069	005	005	007	001	007	005	002	001	007	006	006	005	n/a	005
014	14070	011	006	011	001	008	004	011	001	006	001	001	007	n/a	007
014	14072	002	002	005	002	006	004	002	006	004	009	009	003	n/a	003
014	14075	004	005	005	003	004	004	005	003	009	008	008	004	n/a	004
014	14080	007	005	007	001	007	005	001	001	007	003	003	005	n/a	005
014	14081	011	005	011	001	007	007	009	001	007	001	001	008	n/a	008
014	14085	001	006	006	002	005	005	004	002	007	008	008	004	n/a	004
014	14086	007	011	010	003	011	011	004	009	006	008	008	009	n/a	009
014	14091	008	001	011	001	007	004	006	001	007	003	003	005	n/a	005
014	14092	003	001	008	002	002	002	008	002	007	005	005	003	n/a	003
014	14094	010	011	011	001	004	003	002	001	006	003	003	007	n/a	007
014	14095	010	011	011	001	004	003	002	001	006	003	003	007	n/a	007
014	14098	009	007	011	001	003	004	001	001	008	001	001	006	n/a	006
014	14102	006	007	009	001	010	006	006	005	006	005	005	007	n/a	007
014	14105	008	007	011	001	003	003	001	001	006	002	002	005	n/a	005

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
014	14107	003	001	008	002	002	002	008	002	007	005	005	003	n/a	003
014	14108	004	004	011	001	004	003	004	001	007	002	002	004	n/a	004
014	14109	009	007	008	011	002	004	001	004	006	006	006	006	n/a	006
014	14110	005	005	005	001	004	005	001	004	009	005	005	005	n/a	005
014	14111	008	004	009	001	004	004	009	001	006	005	005	005	n/a	005
014	14112	005	004	008	001	007	005	008	001	007	007	007	005	n/a	005
014	14120	004	002	005	003	005	004	004	008	003	003	003	004	n/a	004
014	14126	005	008	011	011	002	004	001	003	007	001	001	005	n/a	005
014	14127	005	005	005	001	004	005	001	004	009	005	005	005	n/a	005
014	14131	006	004	011	001	003	002	003	001	006	005	005	004	n/a	004
014	14132	005	003	011	001	002	002	005	002	004	006	006	004	n/a	004
014	14134	007	010	005	001	004	004	001	001	007	002	002	006	n/a	006
014	14139	007	006	005	001	006	005	001	001	007	004	004	005	n/a	005
014	14140	005	008	008	002	007	008	007	006	007	005	005	007	n/a	007
014	14141	011	006	008	002	004	005	004	001	006	002	002	007	n/a	007
014	14144	003	001	008	002	002	002	008	002	007	005	005	003	n/a	003
014	14145	008	004	010	001	004	002	005	001	008	001	001	005	n/a	005
014	14150	006	004	003	009	006	006	008	006	004	006	006	006	n/a	006
014	14151	006	004	003	009	006	006	008	006	004	006	006	006	n/a	006
014	14169	006	004	005	001	006	006	004	002	007	004	004	005	n/a	005
014	14170	006	005	004	001	006	005	001	001	007	006	006	005	n/a	005
014	14172	005	005	011	001	002	003	002	001	007	003	003	004	n/a	004
014	14174	004	008	011	001	001	002	007	001	007	004	004	004	n/a	004
014	14206	011	011	008	011	008	009	011	001	003	011	011	009	n/a	009
014	14207	011	011	009	011	007	009	011	002	001	005	005	009	n/a	009
014	14210	011	011	008	011	008	009	011	003	001	006	006	010	n/a	010
014	14211	011	011	011	011	010	009	008	002	001	005	005	010	n/a	010
014	14212	011	011	010	011	009	009	006	001	002	006	006	009	n/a	009
014	14214	011	011	007	011	006	008	010	007	001	011	011	009	n/a	009
014	14215	011	011	008	011	007	007	005	008	002	008	008	009	n/a	009
014	14217	010	008	005	011	006	007	010	004	006	007	007	008	n/a	008
014	14218	011	011	008	011	007	008	011	001	005	006	006	009	n/a	009
014	14219	009	009	007	008	005	007	011	005	007	011	011	008	n/a	008
014	14220	011	009	007	011	010	010	011	001	003	009	009	009	n/a	009
014	14221	001	004	003	004	007	006	001	011	005	007	007	004	n/a	004
014	14223	006	005	004	011	008	008	011	009	002	005	005	007	n/a	007
014	14224	008	008	008	011	006	008	011	007	010	006	006	008	n/a	008
014	14225	010	011	005	011	008	008	009	005	004	009	009	009	n/a	009
014	14226	005	005	004	011	007	007	006	011	004	006	006	006	n/a	006
014	14227	005	009	007	011	008	006	011	005	005	007	007	007	n/a	007
014	14228	002	001	002	001	006	004	001	010	003	003	003	003	n/a	003
014	14231	001	004	003	004	007	006	001	011	005	007	007	004	n/a	004
014	14241	010	011	005	011	008	008	009	005	004	009	009	009	n/a	009
014	14260	003	001	008	006	007	004	001	011	004	004	004	004	n/a	004
014	14261	002	001	002	001	006	004	001	010	003	003	003	003	n/a	003
014	14265	001	004	003	004	007	006	001	011	005	007	007	004	n/a	004
014	14269	005	006	005	007	007	007	009	011	005	006	006	006	n/a	006
014	14272	005	006	005	007	007	007	009	011	005	006	006	006	n/a	006
014	14301	011	007	008	011	004	005	011	001	005	006	006	007	n/a	007
014	14302	011	007	008	011	004	005	011	001	005	006	006	007	n/a	007
014	14303	011	007	008	011	002	004	011	001	007	007	007	007	n/a	007
014	14304	007	005	008	009	004	004	011	004	004	005	005	006	n/a	006
014	14305	009	006	007	011	003	004	011	001	005	006	006	006	n/a	006
015	12010	011	011	011	007	010	010	011	001	008	010	010	010	n/a	010
015	12016	011	011	011	007	010	010	011	001	008	010	010	010	n/a	010
015	12031	007	004	008	001	006	005	001	001	008	003	003	005	n/a	005
015	12053	005	002	005	001	005	004	005	001	009	009	009	004	n/a	004
015	12066	006	009	011	002	006	006	007	002	008	006	006	007	n/a	007
015	12068	011	011	009	002	007	008	010	001	006	006	006	009	n/a	009
015	12069	011	011	009	002	007	008	010	001	006	006	006	009	n/a	009
015	12070	009	011	010	003	006	007	011	001	006	006	006	008	n/a	008
015	12072	009	010	009	001	009	008	006	001	006	006	006	008	n/a	008
015	12086	008	011	009	004	011	010	010	001	007	009	009	009	n/a	009
015	12095	011	011	010	007	008	008	009	001	007	004	004	009	n/a	009
015	12137	005	003	007	001	004	005	006	001	008	011	011	004	n/a	004
015	12160	007	009	011	001	002	002	005	002	006	004	004	005	n/a	005
015	12166	008	009	007	001	010	008	002	001	007	005	005	008	n/a	008
015	12177	011	011	009	002	007	008	010	001	006	006	006	009	n/a	009
015	13020	006	005	011	001	004	006	003	004	006	004	004	005	n/a	005
015	13021	011	003	010	008	003	005	008	001	010	002	002	006	n/a	006
015	13027	004	001	003	004	006	006	005	005	006	005	005	004	n/a	004
015	13029	001	006	003	004	006	005	004	007	006	008	008	004	n/a	004
015	13030	002	008	005	001	005	005	003	005	007	008	008	005	n/a	005
015	13031	003	006	004	008	004	005	009	008	005	006	006	005	n/a	005
015	13032	008	005	010	004	006	004	007	001	010	005	005	006	n/a	006
015	13033	005	002	008	001	006	003	003	001	008	007	007	004	n/a	004
015	13035	006	007	007	001	006	006	001	008	008	003	003	006	n/a	006
015	13036	002	001	002	004	004	002	006	005	010	004	004	002	n/a	002
015	13037	004	005	008	002	003	002	005	003	010	004	004	004	n/a	004
015	13039	001	003	002	001	006	006	002	010	006	008	008	004	n/a	004
015	13041	001	004	003	003	003	005	004	008	005	010	010	003	n/a	003
015	13042	005	008	007	001	008	006	006	001	010	003	003	006	n/a	006
015	13051	003	005	006	001	004	004	001	010	005	007	007	004	n/a	004

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
015	13052	008	006	011	001	005	003	001	001	010	001	001	005	n/a	005
015	13054	008	009	011	003	007	006	011	001	008	010	010	007	n/a	007
015	13057	007	008	005	003	004	005	004	009	009	007	007	006	n/a	006
015	13060	003	001	007	002	004	006	005	004	008	006	006	004	n/a	004
015	13063	008	005	011	001	005	006	001	004	007	006	006	006	n/a	006
015	13066	003	006	004	003	003	004	002	005	005	011	011	004	n/a	004
015	13069	011	002	002	006	005	004	009	003	008	005	005	006	n/a	006
015	13077	005	005	011	002	005	005	001	001	007	001	001	005	n/a	005
015	13078	005	008	009	006	004	004	008	011	006	006	006	006	n/a	006
015	13080	005	001	008	005	007	006	005	001	007	008	008	005	n/a	005
015	13082	003	006	008	001	006	004	001	002	007	008	008	004	n/a	004
015	13084	005	005	010	002	004	005	009	008	007	006	006	005	n/a	005
015	13088	005	006	002	011	005	005	007	009	006	003	003	005	n/a	005
015	13089	003	004	002	010	008	007	006	010	005	005	005	005	n/a	005
015	13090	003	004	002	010	008	007	006	010	005	005	005	005	n/a	005
015	13104	003	005	006	001	004	004	001	010	005	007	007	004	n/a	004
015	13108	004	005	006	004	004	005	006	003	006	006	006	005	n/a	005
015	13110	006	009	010	003	005	007	003	006	007	006	006	007	n/a	007
015	13112	005	002	007	005	007	006	006	003	007	008	008	005	n/a	005
015	13116	003	007	003	003	006	005	001	005	006	008	008	005	n/a	005
015	13119	005	002	003	005	004	006	008	004	007	005	005	004	n/a	004
015	13120	007	006	011	004	002	004	011	009	007	005	005	006	n/a	006
015	13122	005	005	009	001	008	007	003	004	009	003	003	006	n/a	006
015	13123	009	008	008	001	009	006	004	001	007	005	005	007	n/a	007
015	13135	006	003	004	011	005	005	011	006	008	003	003	005	n/a	005
015	13137	004	001	003	004	006	006	005	005	006	005	005	004	n/a	004
015	13138	008	005	011	001	005	006	001	004	007	006	006	006	n/a	006
015	13141	006	006	011	001	008	007	002	004	009	001	001	006	n/a	006
015	13152	005	002	003	005	004	006	008	004	007	005	005	004	n/a	004
015	13153	003	001	007	002	004	006	005	004	008	006	006	004	n/a	004
015	13157	011	011	004	011	008	009	005	004	006	006	006	009	n/a	009
015	13158	007	004	011	001	002	002	001	001	010	001	001	004	n/a	004
015	13159	006	005	011	001	004	006	003	004	006	004	004	005	n/a	005
015	13162	011	011	008	011	006	008	011	004	007	006	006	009	n/a	009
015	13164	001	006	005	005	006	005	001	004	006	006	006	004	n/a	004
015	13166	004	001	009	006	003	002	010	002	009	004	004	003	n/a	003
015	13203	011	011	005	011	005	007	011	005	003	001	001	009	n/a	009
015	13204	011	011	005	011	005	007	011	006	001	002	002	009	n/a	009
015	13205	009	011	008	011	005	007	011	008	003	001	001	008	n/a	008
015	13206	010	011	004	011	004	006	011	006	003	001	001	008	n/a	008
015	13207	010	011	005	011	005	007	011	011	005	002	002	009	n/a	009
015	13208	011	011	005	011	004	006	011	005	004	001	001	008	n/a	008
015	13209	008	010	005	010	005	006	010	009	001	003	003	008	n/a	008
015	13210	010	011	005	011	006	008	004	011	006	003	003	009	n/a	009
015	13211	009	011	005	011	005	006	011	011	005	002	002	008	n/a	008
015	13212	007	008	002	011	006	006	010	010	004	003	003	007	n/a	007
015	13214	006	010	005	011	003	005	005	011	004	006	006	006	n/a	006
015	13215	006	008	007	009	005	006	008	009	004	003	003	007	n/a	007
015	13219	006	009	003	011	005	006	011	011	003	001	001	007	n/a	007
015	13220	007	008	002	011	006	006	010	010	004	003	003	007	n/a	007
015	13221	007	008	002	011	006	006	010	010	004	003	003	007	n/a	007
015	13224	006	010	005	011	006	007	010	011	003	002	002	008	n/a	008
015	13225	007	008	002	011	006	006	010	010	004	003	003	007	n/a	007
015	13244	007	008	009	011	006	006	008	011	003	003	003	007	n/a	007
015	13250	007	008	002	011	006	006	010	010	004	003	003	007	n/a	007
015	13251	007	008	002	011	006	006	010	010	004	003	003	007	n/a	007
015	13301	010	011	011	004	008	008	003	004	007	004	004	009	n/a	009
015	13303	008	008	011	001	011	009	003	001	008	004	004	008	n/a	008
015	13304	009	009	011	003	008	008	003	002	007	009	009	008	n/a	008
015	13308	006	011	011	001	009	007	007	001	009	008	008	008	n/a	008
015	13309	011	007	011	002	011	007	002	001	007	001	001	008	n/a	008
015	13313	006	005	011	006	009	007	001	001	006	007	007	006	n/a	006
015	13316	009	008	008	001	009	006	004	001	007	005	005	007	n/a	007
015	13317	011	009	005	001	009	007	002	001	006	003	003	008	n/a	008
015	13318	006	005	011	006	009	007	001	001	006	007	007	006	n/a	006
015	13319	004	007	010	010	007	008	005	011	005	010	010	007	n/a	007
015	13320	009	005	002	005	003	002	001	001	009	005	005	005	n/a	005
015	13321	006	006	011	002	008	007	004	009	003	010	010	007	n/a	007
015	13322	006	007	011	009	010	007	002	005	006	008	008	007	n/a	007
015	13323	006	006	011	002	008	007	004	009	003	010	010	007	n/a	007
015	13328	007	004	011	001	005	006	002	005	005	009	009	006	n/a	006
015	13338	011	011	011	002	011	007	001	001	007	003	003	009	n/a	009
015	13339	010	009	006	001	009	007	004	001	007	004	004	008	n/a	008
015	13340	009	007	011	004	009	007	006	001	005	007	007	008	n/a	008
015	13341	006	006	011	002	008	007	004	009	003	010	010	007	n/a	007
015	13350	011	007	009	002	010	007	007	001	007	005	005	008	n/a	008
015	13352	011	005	011	002	011	009	007	001	007	004	004	008	n/a	008
015	13354	008	007	011	004	010	007	003	001	007	008	008	007	n/a	007
015	13357	011	008	008	006	010	008	006	001	007	005	005	009	n/a	009
015	13361	010	006	006	001	004	002	003	001	006	004	004	005	n/a	005
015	13362	007	007	011	002	007	007	002	002	005	007	007	007	n/a	007
015	13363	006	008	011	004	011	008	006	002	008	006	006	008	n/a	008
015	13365	011	007	008	001	008	006	006	001	008	007	007	008	n/a	008

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
015	13401	006	011	011	001	009	007	007	001	009	008	008	008	n/a	008
015	13402	006	004	010	001	004	003	004	001	008	004	004	004	n/a	004
015	13403	003	005	011	001	007	007	002	004	005	011	011	005	n/a	005
015	13407	010	007	009	001	008	007	006	001	008	004	004	008	n/a	008
015	13409	007	004	011	006	005	002	011	005	009	006	006	005	n/a	005
015	13410	008	010	006	001	008	007	003	003	006	003	003	007	n/a	007
015	13413	005	007	011	006	009	008	004	008	003	010	010	007	n/a	007
015	13416	008	006	011	001	011	006	001	001	006	006	006	007	n/a	007
015	13417	008	009	011	011	011	010	006	001	004	011	011	009	n/a	009
015	13421	010	007	011	007	005	004	009	005	009	008	008	007	n/a	007
015	13424	005	006	011	005	011	008	008	003	006	008	008	007	n/a	007
015	13425	007	007	011	002	007	007	002	002	005	007	007	007	n/a	007
015	13428	008	010	006	001	008	007	003	003	006	003	003	007	n/a	007
015	13431	009	008	011	001	011	008	004	001	006	006	006	008	n/a	008
015	13435	011	008	010	011	011	010	005	005	007	005	005	010	n/a	010
015	13438	011	005	011	002	011	009	007	001	007	004	004	008	n/a	008
015	13439	011	007	008	001	008	006	004	001	008	006	006	007	n/a	007
015	13440	011	010	011	008	008	008	009	002	007	006	006	009	n/a	009
015	13441	011	010	011	004	008	008	003	001	007	006	006	009	n/a	009
015	13442	011	010	011	008	008	008	009	002	007	006	006	009	n/a	009
015	13449	011	010	011	008	008	008	009	002	007	006	006	009	n/a	009
015	13452	010	009	006	001	009	006	005	001	007	005	005	008	n/a	008
015	13455	008	004	011	001	006	006	002	001	005	006	006	006	n/a	006
015	13456	006	004	011	011	010	007	005	007	005	009	009	007	n/a	007
015	13459	009	006	003	001	003	002	002	001	009	009	009	005	n/a	005
015	13461	004	007	011	001	010	007	006	011	006	011	011	007	n/a	007
015	13469	005	009	011	001	007	007	004	004	007	009	009	007	n/a	007
015	13471	011	010	011	006	011	007	008	001	009	006	006	009	n/a	009
015	13475	010	006	006	001	004	002	003	001	006	004	004	005	n/a	005
015	13476	009	008	011	005	006	007	007	006	006	011	011	008	n/a	008
015	13477	007	007	011	004	009	006	009	005	006	011	011	007	n/a	007
015	13478	006	007	011	003	007	005	011	002	007	010	010	006	n/a	006
015	13479	005	007	011	006	009	008	004	008	003	010	010	007	n/a	007
015	13480	008	004	011	001	006	006	002	001	005	006	006	006	n/a	006
015	13483	006	007	003	001	007	005	005	001	008	004	004	006	n/a	006
015	13486	009	008	011	001	008	006	001	001	008	005	005	007	n/a	007
015	13489	011	009	011	001	011	007	002	001	008	001	001	009	n/a	009
015	13490	005	005	011	003	011	007	002	009	005	008	008	007	n/a	007
015	13491	008	006	011	001	009	007	001	001	005	004	004	007	n/a	007
015	13492	006	006	011	007	011	008	006	008	004	010	010	008	n/a	008
015	13494	011	011	008	001	011	009	001	001	008	001	001	009	n/a	009
015	13495	008	011	011	011	007	009	011	007	004	011	011	009	n/a	009
015	13501	011	011	011	011	011	011	009	007	003	009	009	011	n/a	011
015	13502	011	011	011	009	011	011	006	003	003	011	011	010	n/a	010
016	00501	003	005	011	006	005	004	004	005	004	001	001	005	n/a	005
016	00544	003	005	011	006	005	004	004	005	004	001	001	005	n/a	005
016	06390	011	004	001	006	003	002	001	001	004	006	006	005	n/a	005
016	11701	011	011	007	011	008	010	008	006	011	010	010	010	n/a	010
016	11702	010	008	003	001	006	011	008	001	011	006	006	008	n/a	008
016	11703	007	007	007	004	007	009	004	010	009	010	010	007	n/a	007
016	11704	006	006	005	003	008	009	003	004	009	010	010	007	n/a	007
016	11705	005	004	005	003	004	004	004	002	004	002	002	004	n/a	004
016	11706	011	011	010	011	011	011	009	004	009	007	007	010	n/a	010
016	11707	010	008	003	001	006	011	008	001	011	006	006	008	n/a	008
016	11713	005	005	005	006	003	004	008	003	005	002	002	005	n/a	005
016	11715	009	007	005	011	004	004	011	001	006	002	002	006	n/a	006
016	11716	006	007	010	001	004	005	001	001	004	003	003	005	n/a	005
016	11717	006	005	011	011	008	006	005	006	011	010	010	006	n/a	006
016	11718	011	011	004	011	008	010	005	004	007	006	006	009	n/a	009
016	11719	009	006	005	011	002	004	011	001	006	003	003	006	n/a	006
016	11720	004	007	011	011	006	006	011	011	006	003	003	007	n/a	007
016	11721	004	002	001	006	008	005	008	007	006	010	010	005	n/a	005
016	11722	006	007	011	011	008	007	002	006	011	008	008	007	n/a	007
016	11724	005	004	001	001	007	006	003	006	006	009	009	005	n/a	005
016	11725	007	007	010	008	007	007	007	011	006	008	008	007	n/a	007
016	11726	009	005	005	011	010	010	007	006	011	011	011	008	n/a	008
016	11727	005	010	011	011	006	006	011	011	004	004	004	007	n/a	007
016	11729	008	006	008	008	010	009	007	009	008	007	007	008	n/a	008
016	11730	010	011	007	003	004	006	009	003	005	003	003	008	n/a	008
016	11731	005	004	005	011	010	007	011	009	007	011	011	006	n/a	006
016	11733	006	006	008	011	010	008	008	011	005	004	004	008	n/a	008
016	11735	011	008	008	004	009	011	006	004	008	007	007	009	n/a	009
016	11738	007	007	011	011	006	005	010	008	004	003	003	007	n/a	007
016	11739	010	011	007	003	004	006	009	003	005	003	003	008	n/a	008
016	11740	007	003	002	008	010	006	010	010	006	009	009	006	n/a	006
016	11741	002	005	010	001	005	005	001	004	004	002	002	004	n/a	004
016	11742	003	005	011	006	005	004	004	005	004	001	001	005	n/a	005
016	11743	009	003	001	004	009	006	008	009	007	011	011	007	n/a	007
016	11746	007	004	001	008	009	008	007	011	010	007	007	007	n/a	007
016	11747	003	005	002	001	007	007	002	010	006	007	007	005	n/a	005
016	11749	005	007	011	002	006	006	001	006	005	005	005	006	n/a	006
016	11751	010	011	004	010	006	008	009	005	006	004	004	009	n/a	009
016	11752	009	007	009	004	007	007	004	004	006	004	004	007	n/a	007

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
016	11754	007	006	007	006	008	006	009	008	005	006	006	007	n/a	007
016	11755	005	007	011	011	008	008	011	011	003	004	004	007	n/a	007
016	11757	009	007	004	011	011	011	010	008	010	010	010	009	n/a	009
016	11758	006	005	001	011	011	011	011	006	010	009	009	008	n/a	008
016	11760	010	008	008	005	009	011	001	007	004	007	007	009	n/a	009
016	11763	003	005	009	006	004	004	007	008	006	003	003	005	n/a	005
016	11764	001	005	007	006	007	005	007	011	006	005	005	005	n/a	005
016	11766	001	004	008	011	006	005	006	011	006	004	004	005	n/a	005
016	11767	004	006	011	008	009	008	007	009	005	004	004	007	n/a	007
016	11768	007	002	001	005	008	005	007	006	006	008	008	005	n/a	005
016	11769	005	006	005	001	006	005	001	002	004	004	004	005	n/a	005
016	11770	011	011	004	011	005	008	001	001	007	004	004	008	n/a	008
016	11772	008	006	009	007	004	005	010	003	005	003	003	006	n/a	006
016	11775	003	005	002	001	007	007	002	010	006	007	007	005	n/a	005
016	11776	005	006	010	011	005	005	011	011	003	002	002	006	n/a	006
016	11777	007	008	008	011	006	005	011	010	004	006	006	007	n/a	007
016	11778	003	006	010	006	004	003	007	009	005	005	005	005	n/a	005
016	11779	006	007	011	002	006	006	002	003	007	002	002	006	n/a	006
016	11780	005	005	006	008	008	007	008	011	004	005	005	006	n/a	006
016	11782	005	007	006	001	005	005	001	002	003	003	003	005	n/a	005
016	11784	006	008	011	011	007	007	011	011	004	004	004	008	n/a	008
016	11786	002	008	009	001	003	003	002	006	006	005	005	004	n/a	004
016	11787	004	007	008	007	008	008	006	011	004	006	006	007	n/a	007
016	11788	010	008	008	005	009	011	001	007	004	007	007	009	n/a	009
016	11789	001	005	006	011	006	005	011	011	004	005	005	005	n/a	005
016	11790	004	006	009	011	007	006	008	011	004	004	004	006	n/a	006
016	11791	003	001	001	001	008	007	001	004	008	006	006	004	n/a	004
016	11792	001	004	009	001	002	002	002	004	006	004	004	003	n/a	003
016	11794	010	007	011	011	008	006	008	008	005	003	003	008	n/a	008
016	11795	004	006	002	010	006	008	008	004	010	007	007	006	n/a	006
016	11796	005	008	008	001	005	004	001	001	003	003	003	005	n/a	005
016	11797	003	003	001	001	009	009	001	004	009	008	008	005	n/a	005
016	11798	006	004	005	002	010	009	001	006	011	011	011	006	n/a	006
016	11803	002	001	001	005	008	008	001	003	011	008	008	004	n/a	004
016	11901	003	004	003	001	001	001	003	001	005	003	003	002	n/a	002
016	11930	003	001	001	011	001	002	001	009	003	003	003	002	n/a	002
016	11931	003	004	003	001	001	001	003	001	005	003	003	002	n/a	002
016	11932	003	005	001	001	001	001	001	001	003	008	008	002	n/a	002
016	11933	001	006	011	001	001	001	005	001	006	003	003	003	n/a	003
016	11934	002	004	004	006	001	002	007	004	005	007	007	003	n/a	003
016	11935	001	003	001	001	001	001	002	001	003	003	003	001	n/a	001
016	11937	003	003	001	001	001	001	001	001	003	007	007	002	n/a	002
016	11939	002	004	001	001	001	003	003	001	004	004	004	002	n/a	002
016	11940	002	006	003	003	001	002	007	001	005	004	004	003	n/a	003
016	11941	002	007	001	001	001	002	004	001	005	002	002	003	n/a	003
016	11942	004	006	001	002	001	001	005	001	004	002	002	003	n/a	003
016	11944	005	004	001	001	001	001	004	001	003	005	005	003	n/a	003
016	11946	004	004	001	003	001	002	002	001	006	002	002	003	n/a	003
016	11947	003	004	003	001	001	001	003	001	005	003	003	002	n/a	002
016	11948	001	004	001	001	001	001	005	001	005	002	002	002	n/a	002
016	11949	001	004	008	002	002	002	005	003	005	003	003	003	n/a	003
016	11950	002	006	009	011	002	004	011	009	009	004	004	005	n/a	005
016	11951	003	008	010	011	002	004	011	003	009	004	004	005	n/a	005
016	11952	001	003	001	001	001	001	002	001	005	002	002	001	n/a	001
016	11953	001	005	010	001	004	004	006	010	006	005	005	004	n/a	004
016	11954	007	004	001	001	001	002	008	001	004	002	002	004	n/a	004
016	11955	005	007	005	005	002	004	003	002	006	004	004	005	n/a	005
016	11956	001	003	001	001	001	001	002	001	003	003	003	001	n/a	001
016	11957	004	005	001	001	001	003	002	001	005	003	003	003	n/a	003
016	11958	005	006	001	001	004	004	002	001	004	003	003	004	n/a	004
016	11959	004	006	001	002	001	001	005	001	004	002	002	003	n/a	003
016	11960	002	007	001	001	001	002	004	001	005	002	002	003	n/a	003
016	11961	001	004	011	001	003	003	007	004	006	004	004	003	n/a	003
016	11962	003	005	001	001	001	001	001	001	003	008	008	002	n/a	002
016	11963	003	005	001	001	001	001	001	001	003	008	008	002	n/a	002
016	11964	003	002	001	001	001	001	001	001	004	006	006	002	n/a	002
016	11965	003	003	001	001	001	001	001	001	003	006	006	002	n/a	002
016	11967	002	006	010	011	002	004	009	008	010	004	004	004	n/a	004
016	11968	006	004	001	001	001	001	004	001	003	005	005	003	n/a	003
016	11969	006	004	001	001	001	001	004	001	003	005	005	003	n/a	003
016	11970	003	004	003	001	001	001	003	001	005	003	003	002	n/a	002
016	11971	001	005	001	001	001	001	001	001	004	005	005	002	n/a	002
016	11972	002	007	001	001	001	002	004	001	005	002	002	003	n/a	003
016	11973	001	004	011	001	003	003	007	004	006	004	004	003	n/a	003
016	11975	003	003	001	001	001	001	001	001	003	007	007	002	n/a	002
016	11976	008	003	001	001	001	001	001	001	003	005	005	003	n/a	003
016	11977	003	006	001	002	001	003	004	001	004	003	003	003	n/a	003
016	11978	008	005	001	001	001	002	008	001	004	003	003	004	n/a	004
016	11980	002	003	010	001	003	003	008	005	005	002	002	003	n/a	003
017	12008	001	002	008	008	004	003	006	011	005	006	006	003	n/a	003
017	12010	011	011	011	011	008	009	011	001	008	007	007	010	n/a	010
017	12019	001	002	010	004	007	005	004	006	008	004	004	004	n/a	004
017	12020	001	003	009	001	005	005	001	004	003	007	007	003	n/a	003

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
017	12025	006	011	011	008	011	009	008	001	006	003	003	008	n/a	008
017	12027	001	001	008	003	006	006	007	009	006	005	005	004	n/a	004
017	12032	011	011	011	004	007	008	006	001	007	002	002	009	n/a	009
017	12065	001	001	008	002	005	004	001	011	005	002	002	003	n/a	003
017	12068	009	011	011	005	005	008	011	001	006	004	004	008	n/a	008
017	12070	007	011	011	006	004	007	011	001	006	004	004	007	n/a	007
017	12074	005	011	011	006	007	008	009	002	006	004	004	007	n/a	007
017	12078	011	011	011	011	007	008	011	001	008	002	002	009	n/a	009
017	12086	005	011	011	008	011	009	011	002	007	006	006	008	n/a	008
017	12095	011	011	011	010	006	008	011	001	006	002	002	009	n/a	009
017	12108	011	011	006	001	010	007	003	001	006	001	001	009	n/a	009
017	12117	008	011	011	009	009	007	011	001	006	005	005	008	n/a	008
017	12118	004	005	010	005	005	006	011	009	006	003	003	006	n/a	006
017	12134	009	011	011	002	010	007	003	001	007	008	008	008	n/a	008
017	12139	011	011	011	001	011	007	002	001	007	001	001	009	n/a	009
017	12148	001	001	010	002	004	003	001	011	005	003	003	003	n/a	003
017	12151	001	005	011	009	002	004	010	008	006	004	004	004	n/a	004
017	12164	011	011	002	002	009	007	003	001	006	001	001	008	n/a	008
017	12170	004	006	011	006	005	007	006	003	005	003	003	006	n/a	006
017	12188	004	004	008	007	003	004	010	004	003	002	002	004	n/a	004
017	12190	011	011	009	002	008	008	001	001	006	003	003	009	n/a	009
017	12302	002	002	009	008	003	004	011	008	006	007	007	004	n/a	004
017	12801	003	007	001	011	005	006	006	002	010	007	007	005	n/a	005
017	12803	001	005	001	011	006	007	004	004	008	006	006	004	n/a	004
017	12804	001	006	001	007	006	006	003	004	008	006	006	004	n/a	004
017	12808	008	011	001	001	011	008	001	001	006	008	008	008	n/a	008
017	12810	007	011	009	009	011	009	007	001	006	003	003	009	n/a	009
017	12811	011	011	007	001	009	008	001	001	006	004	004	009	n/a	009
017	12812	011	011	005	001	007	007	001	001	006	001	001	008	n/a	008
017	12814	007	011	002	001	008	008	001	001	006	006	006	007	n/a	007
017	12815	008	011	002	001	008	008	001	001	006	010	010	008	n/a	008
017	12817	008	011	002	001	008	008	002	001	006	008	008	008	n/a	008
017	12820	006	010	002	007	008	009	005	003	007	009	009	007	n/a	007
017	12822	007	011	011	006	010	009	008	001	006	004	004	009	n/a	009
017	12824	008	011	001	008	011	010	001	001	006	005	005	008	n/a	008
017	12828	004	006	003	009	005	005	007	001	010	006	006	005	n/a	005
017	12831	001	008	009	003	006	006	003	003	008	006	006	005	n/a	005
017	12833	001	004	011	002	007	006	002	003	005	007	007	004	n/a	004
017	12835	010	011	011	006	011	010	001	001	006	004	004	009	n/a	009
017	12836	011	011	004	001	006	009	004	001	007	004	004	008	n/a	008
017	12839	006	008	002	010	004	004	007	001	010	006	006	005	n/a	005
017	12842	011	011	005	004	008	008	005	001	006	001	001	009	n/a	009
017	12843	011	011	007	001	009	008	001	001	006	004	004	009	n/a	009
017	12844	006	011	001	002	011	009	001	001	006	006	006	008	n/a	008
017	12845	006	010	002	007	008	009	005	003	007	009	009	007	n/a	007
017	12846	004	011	006	004	010	009	005	002	006	004	004	007	n/a	007
017	12847	011	011	003	001	011	007	001	001	006	001	001	009	n/a	009
017	12850	003	011	011	004	008	008	004	004	007	004	004	007	n/a	007
017	12851	011	011	004	001	007	008	002	001	006	004	004	008	n/a	008
017	12852	011	011	005	004	010	008	001	001	006	001	001	009	n/a	009
017	12853	010	011	004	001	007	007	001	001	006	005	005	008	n/a	008
017	12855	011	011	011	007	009	010	001	001	006	001	001	009	n/a	009
017	12856	011	011	007	001	009	008	001	001	006	004	004	009	n/a	009
017	12857	011	011	005	001	010	008	001	001	006	005	005	009	n/a	009
017	12858	011	009	011	001	003	005	001	001	006	003	003	007	n/a	007
017	12859	002	010	011	002	010	008	002	001	006	005	005	006	n/a	006
017	12860	008	011	001	001	008	007	001	001	006	007	007	007	n/a	007
017	12861	008	009	004	001	005	005	003	001	010	005	005	006	n/a	006
017	12862	008	011	002	001	008	008	002	001	006	008	008	008	n/a	008
017	12863	001	011	011	003	007	008	002	004	005	005	005	006	n/a	006
017	12864	011	011	005	004	008	008	005	001	006	001	001	009	n/a	009
017	12866	005	005	006	004	005	006	002	005	005	010	010	005	n/a	005
017	12870	011	011	011	001	009	007	004	001	006	005	005	009	n/a	009
017	12871	005	009	008	002	004	006	007	002	007	006	006	006	n/a	006
017	12872	011	011	011	001	009	007	004	001	006	005	005	009	n/a	009
017	12874	011	011	004	001	005	009	004	008	006	004	004	009	n/a	009
017	12878	009	011	010	004	011	008	003	001	006	002	002	009	n/a	009
017	12879	011	011	005	004	010	008	001	001	006	001	001	009	n/a	009
017	12883	011	011	010	001	006	007	005	001	007	003	003	008	n/a	008
017	12884	005	009	008	002	004	006	007	002	007	006	006	006	n/a	006
017	12885	008	011	008	005	011	010	006	001	006	004	004	009	n/a	009
017	12886	011	011	005	001	006	008	001	001	006	005	005	008	n/a	008
017	12901	011	007	011	011	004	007	008	008	006	001	001	008	n/a	008
017	12903	011	007	011	011	006	007	005	005	006	001	001	008	n/a	008
017	12910	005	011	011	002	006	009	003	001	006	001	001	007	n/a	007
017	12911	009	006	011	009	006	007	007	004	007	003	003	007	n/a	007
017	12912	011	011	011	004	005	005	009	001	009	004	004	008	n/a	008
017	12913	010	011	011	001	009	008	004	001	005	007	007	009	n/a	009
017	12914	009	010	011	001	004	006	011	001	005	001	001	007	n/a	007
017	12915	007	011	011	001	006	007	005	001	006	001	001	007	n/a	007
017	12916	006	009	011	001	008	006	011	001	007	001	001	007	n/a	007
017	12917	005	009	011	001	007	007	005	001	006	001	001	007	n/a	007
017	12918	005	008	011	004	004	005	008	001	006	001	001	006	n/a	006

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
017	12919	002	007	011	006	004	006	010	004	005	001	001	005	n/a	005
017	12920	007	011	011	001	006	007	005	001	006	001	001	007	n/a	007
017	12921	002	009	011	004	005	008	005	002	006	001	001	006	n/a	006
017	12922	011	011	011	001	009	007	001	001	006	001	001	009	n/a	009
017	12923	006	011	011	001	004	008	002	001	006	001	001	007	n/a	007
017	12924	009	006	011	010	004	006	001	001	006	004	004	006	n/a	006
017	12926	008	009	011	003	006	006	011	002	006	001	001	007	n/a	007
017	12927	011	011	011	001	008	007	011	001	006	001	001	009	n/a	009
017	12928	008	010	011	001	007	007	005	001	006	003	003	008	n/a	008
017	12929	007	011	011	001	006	008	006	001	006	001	001	008	n/a	008
017	12930	010	011	011	001	010	007	001	001	006	001	001	009	n/a	009
017	12932	011	011	011	001	007	009	008	001	005	003	003	009	n/a	009
017	12933	010	011	011	001	005	009	007	001	006	001	001	009	n/a	009
017	12934	010	011	011	001	005	009	007	001	006	001	001	009	n/a	009
017	12935	005	011	011	001	005	007	009	001	006	001	001	007	n/a	007
017	12936	011	006	011	001	007	009	009	001	006	007	007	008	n/a	008
017	12937	007	007	011	001	006	005	010	002	005	001	001	006	n/a	006
017	12939	011	011	007	001	008	008	006	001	004	007	007	009	n/a	009
017	12941	010	010	011	001	007	008	007	001	006	004	004	008	n/a	008
017	12942	011	011	011	004	007	009	011	001	006	006	006	009	n/a	009
017	12943	011	011	011	002	006	008	009	001	006	005	005	009	n/a	009
017	12944	011	006	011	011	005	005	009	003	007	003	003	007	n/a	007
017	12945	011	011	009	002	006	009	009	001	005	005	005	009	n/a	009
017	12946	010	011	011	001	007	007	011	004	004	009	009	009	n/a	009
017	12949	005	011	011	001	006	006	011	001	006	001	001	007	n/a	007
017	12950	011	009	011	003	008	008	010	001	006	005	005	009	n/a	009
017	12952	007	011	011	003	009	009	011	001	008	001	001	008	n/a	008
017	12953	011	011	011	002	006	008	011	002	005	001	001	009	n/a	009
017	12955	011	011	011	001	005	009	008	001	006	001	001	009	n/a	009
017	12956	010	011	011	001	010	009	007	001	006	002	002	009	n/a	009
017	12957	006	008	010	001	004	003	011	003	006	001	001	006	n/a	006
017	12958	002	008	011	001	004	007	005	001	005	001	001	005	n/a	005
017	12959	003	011	011	002	005	007	008	001	006	001	001	006	n/a	006
017	12960	010	011	011	001	011	009	010	001	006	002	002	010	n/a	010
017	12961	011	011	011	002	011	009	011	001	006	002	002	010	n/a	010
017	12962	004	009	011	010	005	005	008	003	006	001	001	006	n/a	006
017	12964	011	011	011	001	006	010	007	001	006	002	002	009	n/a	009
017	12965	006	011	011	001	006	006	011	001	006	001	001	007	n/a	007
017	12966	006	008	011	002	007	006	011	002	006	001	001	007	n/a	007
017	12967	005	011	011	001	006	006	011	001	006	001	001	007	n/a	007
017	12969	011	011	011	001	010	008	007	001	006	001	001	009	n/a	009
017	12970	010	007	003	001	003	004	008	001	007	003	003	006	n/a	006
017	12972	006	007	011	011	007	007	006	001	008	001	001	007	n/a	007
017	12973	011	011	006	001	007	007	001	001	006	001	001	008	n/a	008
017	12974	009	010	011	001	007	009	005	001	006	003	003	008	n/a	008
017	12975	011	006	011	011	005	005	009	003	007	003	003	007	n/a	007
017	12976	011	011	011	004	007	009	011	001	006	005	005	009	n/a	009
017	12977	005	011	011	011	005	008	008	011	004	008	008	008	n/a	008
017	12978	005	011	011	001	007	009	011	003	006	001	001	008	n/a	008
017	12979	001	005	011	008	001	005	008	003	005	001	001	004	n/a	004
017	12980	011	011	011	002	009	008	007	001	006	001	001	009	n/a	009
017	12981	007	011	011	001	006	008	006	001	006	001	001	008	n/a	008
017	12983	011	011	007	001	008	008	006	001	004	007	007	009	n/a	009
017	12985	008	011	011	004	010	008	006	001	006	001	001	009	n/a	009
017	12986	011	011	009	003	009	006	011	001	006	001	001	009	n/a	009
017	12987	011	011	011	001	007	009	011	002	006	005	005	009	n/a	009
017	12989	011	011	011	004	007	009	011	001	006	005	005	009	n/a	009
017	12992	004	011	011	006	004	007	004	002	006	001	001	006	n/a	006
017	12993	011	010	011	001	008	008	009	001	006	005	005	009	n/a	009
017	12995	011	011	011	002	006	008	011	002	005	001	001	009	n/a	009
017	12996	011	009	011	008	008	010	010	002	006	009	009	009	n/a	009
017	12997	010	011	011	002	006	008	001	002	006	005	005	008	n/a	008
017	12998	009	011	011	001	010	009	011	001	006	002	002	009	n/a	009
017	13083	006	011	002	001	007	004	001	001	010	001	001	006	n/a	006
017	13145	004	009	001	001	003	003	001	001	011	001	001	004	n/a	004
017	13304	006	010	011	006	006	007	006	006	006	007	007	007	n/a	007
017	13305	009	005	002	001	010	008	003	002	006	001	001	007	n/a	007
017	13309	010	008	011	005	009	007	005	001	007	001	001	008	n/a	008
017	13312	011	011	011	004	011	007	001	001	007	001	001	009	n/a	009
017	13316	007	009	011	003	007	006	006	001	007	003	003	007	n/a	007
017	13324	011	011	011	001	011	008	004	001	007	003	003	009	n/a	009
017	13325	011	011	011	001	011	008	002	001	011	001	001	009	n/a	009
017	13327	011	008	004	004	011	008	007	001	006	001	001	009	n/a	009
017	13329	009	009	011	002	009	007	006	001	006	006	006	008	n/a	008
017	13331	011	011	004	001	011	007	001	001	006	001	001	009	n/a	009
017	13338	011	011	011	005	009	007	003	003	007	001	001	009	n/a	009
017	13339	008	010	011	002	007	006	007	001	007	002	002	007	n/a	007
017	13340	007	008	011	007	007	006	009	003	005	005	005	007	n/a	007
017	13343	011	011	011	004	011	009	001	003	007	001	001	010	n/a	010
017	13345	011	011	011	004	011	007	001	001	007	001	001	009	n/a	009
017	13350	010	008	011	005	008	007	010	001	007	003	003	008	n/a	008
017	13353	011	011	011	001	010	007	004	001	007	002	002	009	n/a	009
017	13360	011	011	003	001	009	007	001	001	006	001	001	008	n/a	008

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
017	13365	010	008	011	003	006	006	009	001	008	005	005	008	n/a	008
017	13367	011	011	008	001	011	009	004	002	006	001	001	009	n/a	009
017	13368	011	011	011	002	011	008	002	001	007	001	001	009	n/a	009
017	13404	011	011	008	001	011	009	004	002	006	001	001	009	n/a	009
017	13406	007	007	011	001	007	007	001	001	006	005	005	007	n/a	007
017	13416	006	007	011	001	008	006	001	001	006	004	004	006	n/a	006
017	13420	011	011	001	001	011	007	001	004	006	001	001	009	n/a	009
017	13431	007	009	011	004	010	008	007	004	006	004	004	008	n/a	008
017	13433	011	011	011	001	011	007	001	001	007	001	001	009	n/a	009
017	13436	011	011	003	001	011	007	001	001	006	001	001	009	n/a	009
017	13437	011	011	007	001	006	003	002	001	010	001	001	007	n/a	007
017	13438	009	006	011	004	010	009	010	004	007	002	002	008	n/a	008
017	13452	008	010	011	002	007	006	007	001	006	003	003	007	n/a	007
017	13454	008	011	011	001	009	007	002	001	006	006	006	008	n/a	008
017	13470	009	011	011	002	010	009	001	001	007	005	005	009	n/a	009
017	13471	009	011	011	009	008	007	011	004	009	004	004	009	n/a	009
017	13472	011	011	004	001	011	007	001	001	006	001	001	009	n/a	009
017	13473	011	011	011	001	009	008	003	001	007	001	001	009	n/a	009
017	13489	011	010	011	001	011	007	005	001	007	001	001	009	n/a	009
017	13502	011	011	011	011	009	010	009	007	002	010	010	010	n/a	010
017	13601	011	007	001	011	007	006	009	011	006	011	011	008	n/a	008
017	13602	007	004	001	011	009	005	001	010	006	008	008	006	n/a	006
017	13603	002	003	001	011	010	006	001	008	006	010	010	005	n/a	005
017	13605	006	011	001	004	009	007	004	001	006	004	004	007	n/a	007
017	13606	005	008	001	004	009	006	002	002	006	007	007	006	n/a	006
017	13607	011	009	001	008	005	007	011	008	005	002	002	008	n/a	008
017	13608	009	011	001	001	009	007	009	005	006	007	007	008	n/a	008
017	13611	011	011	003	004	004	005	001	001	007	002	002	007	n/a	007
017	13612	005	006	001	008	008	006	010	008	007	009	009	006	n/a	006
017	13613	009	011	011	001	008	005	011	001	006	001	001	008	n/a	008
017	13614	011	011	003	001	005	007	011	006	005	004	004	008	n/a	008
017	13615	011	007	001	011	007	006	009	011	006	011	011	008	n/a	008
017	13616	004	005	001	011	005	005	005	011	006	011	011	005	n/a	005
017	13617	008	011	008	001	006	004	011	003	006	001	001	007	n/a	007
017	13618	011	010	001	001	008	007	004	001	006	002	002	008	n/a	008
017	13619	009	004	001	003	008	006	011	002	007	005	005	006	n/a	006
017	13620	009	005	002	001	010	008	003	002	006	001	001	007	n/a	007
017	13621	009	010	011	001	004	003	011	001	005	001	001	007	n/a	007
017	13622	009	008	001	002	009	008	003	001	007	006	006	007	n/a	007
017	13623	011	011	003	001	005	006	011	004	005	006	006	008	n/a	008
017	13624	011	010	001	005	008	009	008	004	005	004	004	009	n/a	009
017	13625	011	011	011	001	008	007	011	001	006	001	001	009	n/a	009
017	13626	010	010	001	002	011	007	005	003	010	006	006	008	n/a	008
017	13627	009	004	001	003	008	006	011	002	007	005	005	006	n/a	006
017	13628	009	004	001	003	008	006	011	002	007	005	005	006	n/a	006
017	13630	010	011	009	002	006	006	011	001	005	005	005	008	n/a	008
017	13631	009	004	001	003	008	006	011	002	007	005	005	006	n/a	006
017	13632	009	008	001	002	009	008	003	001	007	006	006	007	n/a	007
017	13633	011	011	010	001	009	006	011	003	005	006	006	009	n/a	009
017	13634	005	006	001	003	009	007	007	004	006	008	008	006	n/a	006
017	13635	011	009	007	001	007	005	011	001	005	006	006	008	n/a	008
017	13636	010	011	003	001	006	008	001	001	007	002	002	008	n/a	008
017	13637	006	002	001	003	008	005	002	009	006	009	009	005	n/a	005
017	13638	003	006	001	010	007	007	010	011	006	008	008	006	n/a	006
017	13639	009	011	009	001	006	006	010	001	006	004	004	008	n/a	008
017	13640	011	009	001	005	007	006	011	005	005	001	001	008	n/a	008
017	13641	011	010	001	005	008	009	008	004	005	004	004	009	n/a	009
017	13642	011	010	005	001	007	006	011	003	005	011	011	008	n/a	008
017	13643	009	004	001	003	008	006	011	002	007	005	005	006	n/a	006
017	13645	011	010	005	001	007	006	011	003	005	011	011	008	n/a	008
017	13646	011	011	003	001	005	006	011	004	005	006	006	008	n/a	008
017	13647	008	011	010	001	005	004	011	002	004	001	001	007	n/a	007
017	13648	011	011	006	001	008	006	011	001	006	005	005	008	n/a	008
017	13649	009	011	011	001	008	005	011	001	006	001	001	008	n/a	008
017	13650	011	007	004	005	009	008	001	001	008	003	003	008	n/a	008
017	13651	011	007	004	005	009	008	001	001	008	003	003	008	n/a	008
017	13652	011	011	011	002	010	007	011	001	006	004	004	009	n/a	009
017	13654	010	009	008	001	003	004	011	005	005	002	002	007	n/a	007
017	13655	008	011	011	001	006	005	011	006	005	001	001	008	n/a	008
017	13656	007	006	001	001	009	006	010	006	005	005	005	006	n/a	006
017	13657	005	006	001	003	009	007	007	004	006	008	008	006	n/a	006
017	13658	009	008	010	001	006	004	011	001	005	001	001	007	n/a	007
017	13659	010	011	005	006	011	008	003	001	007	005	005	009	n/a	009
017	13660	011	009	010	001	005	005	011	002	005	001	001	008	n/a	008
017	13661	008	011	005	001	010	007	001	001	008	002	002	008	n/a	008
017	13662	010	010	008	001	004	004	011	003	005	001	001	007	n/a	007
017	13664	007	011	007	011	004	006	011	011	005	002	002	008	n/a	008
017	13665	011	010	002	001	011	007	010	001	006	004	004	009	n/a	009
017	13666	011	011	011	001	010	007	011	001	006	001	001	009	n/a	009
017	13667	006	010	010	001	006	004	011	001	005	001	001	006	n/a	006
017	13668	006	011	010	001	007	005	011	001	004	001	001	007	n/a	007
017	13669	011	011	008	003	003	005	011	007	005	001	001	008	n/a	008
017	13670	011	011	011	001	009	007	010	001	006	002	002	009	n/a	009

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
017	13671	009	011	001	001	009	007	009	005	006	007	007	008	n/a	008
017	13672	010	011	011	001	010	006	010	001	006	001	001	009	n/a	009
017	13673	006	003	001	001	008	005	010	007	006	005	005	005	n/a	005
017	13674	006	011	001	004	009	007	004	001	006	004	004	007	n/a	007
017	13675	010	011	001	005	010	007	011	007	005	004	004	009	n/a	009
017	13676	008	011	010	001	005	004	011	002	004	001	001	007	n/a	007
017	13677	011	011	011	002	010	007	011	001	006	004	004	009	n/a	009
017	13678	006	010	010	001	006	004	011	001	005	001	001	006	n/a	006
017	13679	011	011	001	010	008	008	011	005	005	004	004	009	n/a	009
017	13680	011	011	010	001	007	006	011	004	005	003	003	009	n/a	009
017	13681	010	010	009	001	010	006	011	001	005	008	008	008	n/a	008
017	13682	008	011	001	004	010	007	002	001	007	008	008	008	n/a	008
017	13683	008	011	011	001	006	005	011	006	005	001	001	008	n/a	008
017	13684	011	011	011	001	011	007	011	001	006	003	003	009	n/a	009
017	13685	006	008	001	001	010	008	001	004	006	007	007	007	n/a	007
017	13687	011	011	011	001	007	007	011	001	006	001	001	009	n/a	009
017	13690	011	011	009	001	008	007	011	002	006	001	001	009	n/a	009
017	13691	008	011	001	008	008	008	011	006	005	004	004	008	n/a	008
017	13692	006	007	001	011	008	007	011	011	005	002	002	007	n/a	007
017	13693	011	011	002	002	011	009	001	001	008	004	004	009	n/a	009
017	13694	008	009	010	001	004	005	011	001	005	001	001	007	n/a	007
017	13695	011	011	011	001	011	008	005	001	006	001	001	009	n/a	009
017	13696	006	011	009	001	009	005	011	003	005	001	001	007	n/a	007
017	13697	008	011	011	001	007	005	011	001	006	001	001	008	n/a	008
017	13699	005	011	007	001	008	005	011	002	005	001	001	007	n/a	007
019	12023	003	010	011	001	007	006	001	001	006	007	007	006	n/a	006
019	12031	005	009	011	001	009	007	001	002	005	003	003	007	n/a	007
019	12035	004	010	011	002	011	009	006	002	007	005	005	008	n/a	008
019	12036	006	011	011	001	008	004	001	004	007	003	003	007	n/a	007
019	12043	005	009	011	001	009	007	001	002	005	003	003	007	n/a	007
019	12053	003	006	011	001	007	006	003	001	006	009	009	005	n/a	005
019	12064	005	011	011	001	007	005	001	005	007	004	004	007	n/a	007
019	12066	004	011	011	002	008	008	006	002	006	006	006	007	n/a	007
019	12071	011	011	011	001	011	011	001	001	007	003	003	010	n/a	010
019	12073	004	009	011	001	009	007	003	003	005	003	003	007	n/a	007
019	12076	007	011	011	001	011	011	001	001	007	005	005	009	n/a	009
019	12092	004	010	011	001	011	009	004	002	006	004	004	008	n/a	008
019	12093	005	011	011	001	009	006	001	002	007	002	002	007	n/a	007
019	12116	004	011	011	004	011	009	001	001	006	004	004	008	n/a	008
019	12122	005	011	011	001	009	007	001	001	006	003	003	007	n/a	007
019	12131	010	011	011	001	010	011	001	002	007	003	003	010	n/a	010
019	12149	004	011	011	001	008	006	002	001	006	004	004	007	n/a	007
019	12155	006	011	011	003	011	010	002	003	006	007	007	008	n/a	008
019	12157	004	009	011	001	009	007	003	003	005	003	003	007	n/a	007
019	12160	005	011	011	001	004	004	003	003	003	004	004	006	n/a	006
019	12166	006	011	011	001	011	011	001	001	004	005	005	009	n/a	009
019	12167	007	011	011	001	007	005	002	003	008	010	010	007	n/a	007
019	12175	006	011	011	001	007	005	001	001	006	003	003	007	n/a	007
019	12187	004	010	011	001	011	010	001	001	008	003	003	008	n/a	008
019	12194	011	011	011	001	008	005	001	001	007	001	001	008	n/a	008
019	12197	007	011	011	001	008	005	001	002	004	005	005	007	n/a	007
019	12434	007	011	011	001	007	005	002	003	008	010	010	007	n/a	007
019	12469	005	011	011	001	008	007	001	001	007	007	007	007	n/a	007
019	13021	011	007	011	009	006	007	006	001	007	002	002	008	n/a	008
019	13022	011	007	011	009	006	007	006	001	007	002	002	008	n/a	008
019	13024	011	007	011	009	006	007	006	001	007	002	002	008	n/a	008
019	13026	004	005	011	001	003	004	001	002	007	003	003	004	n/a	004
019	13027	002	005	009	004	008	008	003	006	004	005	005	005	n/a	005
019	13028	003	011	011	002	011	009	002	002	007	003	003	007	n/a	007
019	13030	001	011	011	001	007	007	002	006	004	008	008	006	n/a	006
019	13032	005	010	011	005	008	006	006	002	007	005	005	007	n/a	007
019	13033	003	006	011	001	008	005	002	001	005	007	007	005	n/a	005
019	13034	004	006	011	003	003	004	002	003	007	006	006	005	n/a	005
019	13035	004	011	011	001	009	009	001	009	005	003	003	008	n/a	008
019	13036	001	004	007	004	007	004	004	006	007	003	003	004	n/a	004
019	13037	003	010	011	002	006	004	003	004	007	004	004	006	n/a	006
019	13040	004	008	011	001	005	005	001	001	007	001	001	005	n/a	005
019	13041	001	009	008	004	006	007	003	009	002	010	010	006	n/a	006
019	13042	003	011	011	001	011	009	004	001	007	003	003	007	n/a	007
019	13043	005	010	011	005	008	006	006	002	007	005	005	007	n/a	007
019	13044	003	010	010	002	006	004	002	002	006	003	003	005	n/a	005
019	13045	010	009	011	002	006	007	001	003	005	001	001	008	n/a	008
019	13052	006	011	011	001	007	005	001	002	007	001	001	007	n/a	007
019	13053	002	006	011	005	004	004	001	003	006	003	003	004	n/a	004
019	13056	010	009	011	002	006	007	001	003	005	001	001	008	n/a	008
019	13060	001	004	011	002	006	008	003	005	005	006	006	005	n/a	005
019	13061	007	011	011	002	008	005	001	003	006	002	002	007	n/a	007
019	13062	005	002	011	002	004	004	001	011	006	008	008	004	n/a	004
019	13064	002	008	011	001	007	004	004	001	006	004	004	005	n/a	005
019	13065	004	005	011	002	004	005	001	003	008	003	003	005	n/a	005
019	13068	001	006	011	001	003	003	001	005	005	004	004	004	n/a	004
019	13069	009	006	007	007	008	006	007	004	005	005	005	007	n/a	007
019	13071	003	003	011	001	003	003	001	006	007	002	002	003	n/a	003

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
019	13072	007	011	011	001	004	004	001	002	006	001	001	006	n/a	006
019	13073	003	007	011	001	005	004	001	005	006	003	003	005	n/a	005
019	13074	002	006	011	002	008	005	004	001	005	005	005	005	n/a	005
019	13076	001	010	007	008	007	004	006	006	007	003	003	005	n/a	005
019	13077	003	009	011	002	007	007	001	002	005	001	001	006	n/a	006
019	13080	003	005	011	006	009	009	004	002	004	008	008	006	n/a	006
019	13081	005	006	011	001	004	005	001	004	007	002	002	005	n/a	005
019	13082	002	011	011	001	008	006	001	003	004	008	008	006	n/a	006
019	13083	006	011	002	001	011	006	001	001	008	002	002	007	n/a	007
019	13087	004	011	011	001	011	010	001	005	006	001	001	008	n/a	008
019	13092	003	009	011	002	006	006	001	009	005	003	003	006	n/a	006
019	13093	005	005	004	003	007	004	003	001	006	010	010	005	n/a	005
019	13101	006	009	011	001	009	007	001	001	006	001	001	007	n/a	007
019	13102	001	006	011	001	003	003	001	005	005	004	004	004	n/a	004
019	13103	001	011	006	002	008	004	003	005	007	003	003	005	n/a	005
019	13104	001	009	011	001	007	006	001	011	002	007	007	006	n/a	006
019	13107	003	007	004	001	006	005	001	003	007	005	005	005	n/a	005
019	13111	002	004	011	002	004	003	002	001	008	004	004	003	n/a	003
019	13113	003	006	011	001	008	005	002	001	005	007	007	005	n/a	005
019	13114	003	007	004	001	006	005	001	003	007	005	005	005	n/a	005
019	13115	005	005	004	003	007	004	003	001	006	010	010	005	n/a	005
019	13117	003	005	011	005	007	005	007	001	007	004	004	005	n/a	005
019	13118	006	011	011	001	005	006	001	003	007	001	001	007	n/a	007
019	13121	003	007	004	001	006	005	001	003	007	005	005	005	n/a	005
019	13122	003	010	011	001	011	009	002	005	006	003	003	007	n/a	007
019	13124	008	011	011	003	007	004	004	001	006	002	002	007	n/a	007
019	13126	005	005	004	003	007	004	003	001	006	010	010	005	n/a	005
019	13131	003	009	007	003	007	004	004	001	007	002	002	005	n/a	005
019	13132	001	007	008	011	011	008	005	004	006	004	004	006	n/a	006
019	13134	008	011	011	002	006	006	001	008	006	003	003	008	n/a	008
019	13135	004	008	011	011	008	008	008	007	005	003	003	007	n/a	007
019	13136	006	011	011	001	005	004	001	001	007	003	003	006	n/a	006
019	13139	004	005	011	001	003	004	001	002	007	003	003	004	n/a	004
019	13140	003	005	011	005	007	005	007	001	007	004	004	005	n/a	005
019	13141	004	011	011	001	011	010	001	005	006	001	001	008	n/a	008
019	13142	004	011	002	001	007	004	001	001	007	002	002	005	n/a	005
019	13143	005	006	011	002	004	002	003	001	006	004	004	004	n/a	004
019	13144	003	011	003	001	009	004	001	001	008	001	001	005	n/a	005
019	13145	003	011	001	001	007	005	001	001	008	001	001	005	n/a	005
019	13146	004	003	011	002	004	003	006	001	007	003	003	004	n/a	004
019	13147	005	004	011	001	007	007	001	001	007	003	003	005	n/a	005
019	13148	004	003	011	006	005	005	003	006	007	008	008	005	n/a	005
019	13152	003	006	009	005	006	009	006	005	004	005	005	006	n/a	006
019	13154	004	003	011	002	004	003	006	001	007	003	003	004	n/a	004
019	13155	004	011	011	001	006	005	001	001	006	002	002	006	n/a	006
019	13156	002	008	011	001	007	004	004	001	006	004	004	005	n/a	005
019	13158	005	008	011	001	004	004	001	002	007	001	001	005	n/a	005
019	13159	003	010	011	001	006	008	001	005	004	004	004	006	n/a	006
019	13160	004	005	011	002	004	004	001	004	008	004	004	004	n/a	004
019	13163	005	010	011	005	008	006	006	002	007	005	005	007	n/a	007
019	13165	002	002	011	004	007	006	006	009	008	006	006	005	n/a	005
019	13166	002	004	011	007	005	004	008	003	006	004	004	004	n/a	004
019	13167	002	011	009	001	008	006	003	005	007	004	004	006	n/a	006
019	13302	003	011	005	001	007	003	001	001	008	001	001	005	n/a	005
019	13310	005	011	011	001	003	004	004	005	006	004	004	006	n/a	006
019	13314	004	009	011	001	009	006	001	001	005	002	002	006	n/a	006
019	13315	004	007	011	001	005	004	001	001	005	004	004	005	n/a	005
019	13316	007	011	011	001	011	008	002	001	005	005	005	008	n/a	008
019	13317	010	011	011	001	011	009	001	002	004	003	003	009	n/a	009
019	13320	006	010	007	006	006	004	001	001	006	005	005	006	n/a	006
019	13326	005	008	004	001	009	007	001	001	006	009	009	006	n/a	006
019	13332	004	009	011	001	006	004	002	001	006	004	004	005	n/a	005
019	13333	005	009	007	003	003	003	001	001	007	005	005	005	n/a	005
019	13334	009	011	011	001	008	008	001	003	004	003	003	008	n/a	008
019	13335	005	007	011	001	007	005	001	001	004	002	002	006	n/a	006
019	13337	004	008	004	001	006	004	001	001	006	007	007	005	n/a	005
019	13342	004	010	011	001	005	007	001	002	005	004	004	006	n/a	006
019	13346	004	007	011	001	010	008	001	005	005	004	004	007	n/a	007
019	13348	004	008	009	003	005	004	001	001	004	006	006	005	n/a	005
019	13355	005	010	011	001	007	005	001	001	006	002	002	006	n/a	006
019	13361	007	010	011	001	006	004	001	001	004	004	004	006	n/a	006
019	13364	007	011	011	001	011	008	001	001	005	001	001	008	n/a	008
019	13402	004	008	011	001	006	004	002	001	005	004	004	005	n/a	005
019	13408	008	011	011	002	006	006	001	008	006	003	003	008	n/a	008
019	13409	005	009	011	007	007	004	008	006	006	006	006	006	n/a	006
019	13411	007	011	011	005	008	006	003	001	005	004	004	007	n/a	007
019	13415	004	011	011	001	003	004	002	002	006	002	002	005	n/a	005
019	13418	004	009	011	001	009	006	001	001	005	002	002	006	n/a	006
019	13421	008	011	011	008	007	006	007	006	006	008	008	008	n/a	008
019	13425	005	011	011	003	010	009	001	003	002	007	007	008	n/a	008
019	13426	003	011	003	001	009	004	001	001	008	001	001	005	n/a	005
019	13437	011	011	007	001	011	005	001	001	007	001	001	008	n/a	008
019	13439	008	011	011	001	011	009	002	001	006	006	006	009	n/a	009

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
019	13450	003	011	006	005	003	003	001	003	006	007	007	005	n/a	005
019	13457	004	008	009	003	005	004	001	001	004	006	006	005	n/a	005
019	13459	007	011	009	001	005	004	001	001	006	009	009	006	n/a	006
019	13460	004	007	011	001	005	004	001	001	007	006	006	005	n/a	005
019	13464	004	009	011	002	005	004	001	001	006	005	005	005	n/a	005
019	13465	004	008	011	001	006	004	002	001	005	004	004	005	n/a	005
019	13468	006	010	009	004	003	003	005	001	007	005	005	006	n/a	006
019	13475	007	010	011	001	006	004	001	001	004	004	004	006	n/a	006
019	13480	005	009	011	001	008	008	001	001	003	006	006	007	n/a	007
019	13482	005	008	011	001	004	004	003	001	005	005	005	005	n/a	005
019	13483	004	011	010	001	010	007	003	001	005	004	004	007	n/a	007
019	13484	009	011	011	001	008	008	001	003	004	003	003	008	n/a	008
019	13485	007	011	011	001	011	008	001	001	005	001	001	008	n/a	008
019	13488	005	011	007	005	007	004	001	001	006	006	006	006	n/a	006
019	13491	006	011	011	001	011	009	001	001	003	004	004	008	n/a	008
019	13493	007	011	008	001	006	005	001	001	007	001	001	007	n/a	007
019	13661	008	011	005	001	011	010	001	001	005	004	004	009	n/a	009
019	13730	004	008	011	004	008	006	001	002	006	002	002	006	n/a	006
019	13732	001	002	011	004	005	004	005	008	007	002	002	004	n/a	004
019	13733	006	009	011	001	006	004	001	001	007	002	002	006	n/a	006
019	13734	004	002	011	002	004	004	004	001	007	004	004	004	n/a	004
019	13736	003	006	011	003	004	004	001	004	007	001	001	004	n/a	004
019	13737	004	006	011	011	006	007	004	008	005	002	002	006	n/a	006
019	13738	010	009	011	002	006	007	001	003	005	001	001	008	n/a	008
019	13743	003	002	011	001	004	004	003	002	007	004	004	003	n/a	003
019	13744	002	007	011	002	005	006	001	001	006	003	003	005	n/a	005
019	13745	007	009	011	011	010	011	004	005	004	003	003	009	n/a	009
019	13746	002	008	011	002	005	006	001	001	006	003	003	005	n/a	005
019	13747	004	011	011	004	011	009	001	001	006	004	004	008	n/a	008
019	13748	001	006	011	009	006	006	004	003	006	004	004	005	n/a	005
019	13749	002	006	011	003	010	009	001	002	005	005	005	006	n/a	006
019	13750	004	010	010	001	006	004	002	005	008	011	011	006	n/a	006
019	13754	011	011	011	001	008	008	001	002	007	002	002	009	n/a	009
019	13758	004	011	011	005	006	005	001	001	007	003	003	006	n/a	006
019	13760	004	006	011	011	006	007	004	008	005	002	002	006	n/a	006
019	13761	004	006	011	011	006	007	004	008	005	002	002	006	n/a	006
019	13762	004	006	011	011	006	007	004	008	005	002	002	006	n/a	006
019	13763	004	006	011	011	006	007	004	008	005	002	002	006	n/a	006
019	13775	008	011	011	004	009	007	001	002	008	008	008	008	n/a	008
019	13776	002	009	011	001	004	006	001	001	006	005	005	005	n/a	005
019	13777	002	006	011	003	003	006	002	002	006	002	002	004	n/a	004
019	13778	005	008	011	001	006	005	002	001	006	002	002	006	n/a	006
019	13780	005	010	011	001	007	004	001	001	006	005	005	006	n/a	006
019	13784	005	009	011	005	004	005	001	002	007	001	001	006	n/a	006
019	13787	003	007	011	001	008	008	002	001	006	004	004	006	n/a	006
019	13790	008	008	011	011	007	008	008	007	005	002	002	008	n/a	008
019	13794	004	009	011	003	011	010	004	004	006	002	002	008	n/a	008
019	13795	002	006	011	003	010	009	001	002	005	005	005	006	n/a	006
019	13796	004	011	011	001	010	007	001	001	006	002	002	007	n/a	007
019	13797	004	009	011	003	011	010	004	004	006	002	002	008	n/a	008
019	13801	004	011	011	005	006	005	001	001	007	003	003	006	n/a	006
019	13802	003	006	011	005	008	007	001	008	006	002	002	006	n/a	006
019	13803	005	009	011	004	005	005	001	001	007	001	001	006	n/a	006
019	13807	005	011	011	003	008	008	001	002	006	006	006	007	n/a	007
019	13808	005	009	011	002	005	004	001	001	006	003	003	006	n/a	006
019	13809	006	011	011	001	004	003	001	001	006	004	004	006	n/a	006
019	13810	003	009	011	001	006	004	001	001	006	004	004	005	n/a	005
019	13811	003	006	011	003	004	004	001	003	006	001	001	004	n/a	004
019	13812	005	003	011	004	008	008	010	005	004	003	003	006	n/a	006
019	13813	009	011	011	001	011	011	005	003	007	004	004	010	n/a	010
019	13814	007	007	011	001	006	005	001	001	004	008	008	006	n/a	006
019	13815	007	007	011	001	006	005	001	001	004	008	008	006	n/a	006
019	13820	007	009	011	003	007	006	001	003	005	003	003	007	n/a	007
019	13825	004	008	011	004	011	008	001	001	006	003	003	007	n/a	007
019	13826	005	009	011	003	007	005	002	001	007	003	003	006	n/a	006
019	13827	005	002	011	009	003	005	007	004	007	001	001	005	n/a	005
019	13830	004	008	011	001	008	005	001	001	005	005	005	006	n/a	006
019	13832	004	011	011	005	007	004	001	001	006	004	004	006	n/a	006
019	13833	002	007	011	005	011	011	004	003	006	006	006	007	n/a	007
019	13834	007	009	011	003	007	006	001	003	005	003	003	007	n/a	007
019	13835	005	009	011	005	004	005	001	002	007	001	001	006	n/a	006
019	13838	004	011	011	001	008	006	001	002	007	006	006	007	n/a	007
019	13840	004	002	011	002	004	004	004	001	007	004	004	004	n/a	004
019	13841	004	011	011	001	004	005	001	001	006	001	001	006	n/a	006
019	13843	003	008	011	001	007	005	001	001	006	006	006	005	n/a	005
019	13844	005	009	011	003	004	004	001	001	006	005	005	005	n/a	005
019	13845	004	002	011	002	004	004	004	001	007	004	004	004	n/a	004
019	13848	002	007	011	005	011	011	004	003	006	006	006	007	n/a	007
019	13849	004	011	011	003	008	005	001	001	006	003	003	006	n/a	006
019	13850	001	002	011	006	005	006	003	011	006	002	002	004	n/a	004
019	13851	001	002	011	006	005	006	003	011	006	002	002	004	n/a	004
019	13859	001	011	011	008	003	004	001	002	006	003	003	005	n/a	005
019	13861	003	010	011	001	006	007	001	001	005	004	004	006	n/a	006

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
019	13862	003	006	011	001	004	006	004	001	006	001	001	005	n/a	005
019	13863	003	011	011	009	003	006	001	001	007	001	001	006	n/a	006
019	13864	003	002	011	002	003	004	001	001	007	005	005	003	n/a	003
019	13865	003	009	011	003	006	006	001	002	007	004	004	006	n/a	006
019	13901	007	009	011	011	010	011	004	005	004	003	003	009	n/a	009
019	13902	007	009	011	011	010	011	004	005	004	003	003	009	n/a	009
019	13903	010	006	011	011	007	007	011	002	005	003	003	008	n/a	008
019	13904	009	009	011	010	009	008	006	003	004	003	003	008	n/a	008
019	13905	007	004	011	011	008	009	007	002	004	003	003	007	n/a	007
019	14001	003	005	001	007	006	008	001	011	005	010	010	005	n/a	005
019	14004	005	009	001	003	007	010	005	011	005	011	011	007	n/a	007
019	14005	004	004	001	002	005	006	001	004	010	006	006	004	n/a	004
019	14009	003	009	001	001	004	005	002	002	006	006	006	005	n/a	005
019	14011	007	007	001	001	003	006	003	003	011	006	006	005	n/a	005
019	14012	002	006	001	001	003	006	001	001	007	005	005	004	n/a	004
019	14013	007	004	003	002	004	006	002	004	008	009	009	005	n/a	005
019	14020	005	010	001	005	006	008	005	006	010	009	009	007	n/a	007
019	14021	005	010	001	005	006	008	005	006	010	009	009	007	n/a	007
019	14024	005	007	001	001	005	007	001	001	008	007	007	005	n/a	005
019	14029	004	011	001	001	007	005	001	001	007	005	005	006	n/a	006
019	14030	003	005	001	001	004	006	003	003	006	007	007	004	n/a	004
019	14036	004	005	001	005	004	007	004	007	007	009	009	005	n/a	005
019	14037	005	006	001	001	007	008	002	009	008	007	007	006	n/a	006
019	14039	007	004	001	001	008	011	001	001	009	010	010	006	n/a	006
019	14040	005	005	001	002	004	007	002	007	008	006	006	005	n/a	005
019	14041	006	005	002	002	003	005	011	011	007	011	011	005	n/a	005
019	14042	003	009	001	001	009	007	005	003	006	004	004	006	n/a	006
019	14048	008	010	003	011	005	006	011	006	005	011	011	007	n/a	007
019	14052	002	005	001	003	005	008	005	011	007	011	011	005	n/a	005
019	14054	005	007	001	007	003	005	006	002	010	005	005	005	n/a	005
019	14056	005	010	001	005	006	008	005	006	010	009	009	007	n/a	007
019	14058	004	005	002	005	007	009	001	005	010	010	010	006	n/a	006
019	14060	007	009	001	001	004	004	001	001	007	003	003	005	n/a	005
019	14062	005	004	003	004	006	006	011	006	007	007	007	005	n/a	005
019	14063	008	007	003	009	006	006	011	007	005	009	009	007	n/a	007
019	14065	004	011	001	001	007	005	001	001	007	005	005	006	n/a	006
019	14066	004	003	001	001	004	005	001	001	007	011	011	004	n/a	004
019	14070	008	006	001	006	007	007	011	006	007	005	005	007	n/a	007
019	14081	007	005	004	004	007	011	010	006	007	005	005	007	n/a	007
019	14082	007	009	001	003	003	005	003	007	005	007	007	006	n/a	006
019	14083	004	006	001	003	003	005	006	011	008	006	006	005	n/a	005
019	14098	006	007	001	003	002	006	001	001	008	003	003	005	n/a	005
019	14101	005	011	001	001	011	009	001	006	007	006	006	008	n/a	008
019	14103	007	006	001	005	001	005	002	001	007	005	005	005	n/a	005
019	14105	004	007	001	002	003	006	001	005	006	008	008	005	n/a	005
019	14113	006	006	001	001	006	007	001	004	008	008	008	006	n/a	006
019	14125	005	010	001	007	006	008	003	003	010	011	011	006	n/a	006
019	14129	005	002	002	002	007	005	010	003	008	005	005	005	n/a	005
019	14130	004	003	001	001	004	005	001	001	007	011	011	004	n/a	004
019	14133	004	011	001	001	007	005	001	001	007	005	005	006	n/a	006
019	14134	004	010	001	001	003	007	001	006	007	008	008	006	n/a	006
019	14135	007	007	001	006	006	008	011	009	007	008	008	007	n/a	007
019	14136	007	007	001	006	006	008	011	009	007	008	008	007	n/a	007
019	14138	008	003	003	001	005	003	009	006	007	004	004	005	n/a	005
019	14139	003	006	001	001	006	008	001	009	007	010	010	005	n/a	005
019	14141	008	007	001	009	004	008	005	010	007	008	008	007	n/a	007
019	14143	004	009	001	003	006	007	003	004	009	006	006	006	n/a	006
019	14145	005	004	001	001	003	005	006	008	008	005	005	004	n/a	004
019	14166	008	011	001	011	007	008	011	010	005	008	008	008	n/a	008
019	14167	005	006	001	001	003	005	003	005	008	010	010	005	n/a	005
019	14168	005	002	002	002	007	005	010	003	008	005	005	005	n/a	005
019	14171	005	007	001	002	010	010	002	005	007	007	007	007	n/a	007
019	14173	003	009	001	001	009	007	005	003	006	004	004	006	n/a	006
019	14410	001	003	001	005	001	003	001	010	005	005	005	002	n/a	002
019	14411	011	008	001	006	003	007	002	003	009	005	005	007	n/a	007
019	14413	003	005	011	005	005	004	003	001	008	004	004	004	n/a	004
019	14414	001	003	004	001	005	007	002	010	005	005	005	004	n/a	004
019	14415	002	002	011	001	005	002	002	007	008	002	002	003	n/a	003
019	14416	002	005	002	004	005	008	004	010	006	007	007	005	n/a	005
019	14418	006	006	011	001	003	004	001	004	008	002	002	005	n/a	005
019	14420	004	007	001	006	003	006	002	009	007	011	011	005	n/a	005
019	14422	003	004	001	003	004	005	001	006	008	008	008	004	n/a	004
019	14423	003	003	004	001	003	006	001	011	006	004	004	004	n/a	004
019	14424	002	002	009	001	002	004	001	007	010	008	008	003	n/a	003
019	14425	001	003	009	004	005	005	001	009	007	007	007	004	n/a	004
019	14427	006	008	001	003	006	008	001	001	004	009	009	006	n/a	006
019	14428	001	003	001	004	002	005	002	011	006	004	004	003	n/a	003
019	14429	004	008	001	001	003	006	004	003	007	009	009	005	n/a	005
019	14430	004	007	001	006	003	006	002	009	007	011	011	005	n/a	005
019	14432	002	003	011	004	005	006	002	002	008	005	005	004	n/a	004
019	14433	006	005	011	002	004	004	002	001	007	005	005	005	n/a	005
019	14435	001	006	004	001	002	005	001	004	006	002	002	003	n/a	003
019	14437	011	009	005	003	005	008	004	001	007	006	006	008	n/a	008

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
019	14441	001	005	011	011	006	004	002	011	008	003	003	005	n/a	005
019	14443	001	003	009	001	003	005	001	007	006	007	007	003	n/a	003
019	14445	001	005	001	010	004	005	003	011	004	006	006	004	n/a	004
019	14449	002	006	011	001	003	003	001	002	008	004	004	004	n/a	004
019	14450	001	001	002	006	004	003	001	011	003	005	005	003	n/a	003
019	14452	004	008	001	001	003	006	004	003	007	009	009	005	n/a	005
019	14453	001	004	008	002	007	006	001	011	003	008	008	004	n/a	004
019	14454	004	004	003	001	003	006	001	010	006	003	003	004	n/a	004
019	14456	008	004	011	008	003	005	006	008	007	003	003	006	n/a	006
019	14461	003	003	011	001	006	007	002	004	009	006	006	005	n/a	005
019	14462	007	006	003	001	006	010	001	001	007	005	005	006	n/a	006
019	14463	008	004	011	008	003	005	006	008	007	003	003	006	n/a	006
019	14464	001	009	001	002	001	006	001	002	008	009	009	004	n/a	004
019	14466	002	006	010	001	008	010	001	006	007	005	005	006	n/a	006
019	14467	001	007	007	006	003	003	001	006	004	005	005	004	n/a	004
019	14468	001	004	002	005	001	004	001	005	006	005	005	003	n/a	003
019	14469	001	003	009	001	003	005	001	007	006	007	007	003	n/a	003
019	14470	004	008	001	001	003	006	004	003	007	009	009	005	n/a	005
019	14471	004	006	009	001	004	006	001	008	006	005	005	005	n/a	005
019	14472	002	008	007	001	003	005	001	011	005	006	006	005	n/a	005
019	14475	002	005	010	001	002	004	001	011	006	007	007	004	n/a	004
019	14476	002	009	001	001	002	004	001	001	008	007	007	004	n/a	004
019	14477	001	004	001	001	002	005	002	007	008	007	007	003	n/a	003
019	14478	004	006	010	001	005	004	001	008	008	002	002	005	n/a	005
019	14479	011	008	001	006	003	007	002	003	009	005	005	007	n/a	007
019	14480	001	006	003	001	004	008	002	011	006	004	004	005	n/a	005
019	14481	002	003	003	001	003	005	005	006	005	006	006	003	n/a	003
019	14482	008	011	002	008	006	009	004	005	006	005	005	008	n/a	008
019	14485	002	004	008	001	003	005	001	010	006	006	006	004	n/a	004
019	14486	003	005	004	001	002	004	001	006	007	004	004	004	n/a	004
019	14487	001	004	006	001	004	006	002	008	007	005	005	004	n/a	004
019	14488	001	004	006	001	004	006	002	008	007	005	005	004	n/a	004
019	14489	010	006	011	006	004	004	004	001	006	007	007	006	n/a	006
019	14502	001	003	010	006	003	004	001	011	006	006	006	003	n/a	003
019	14504	001	004	009	011	004	003	004	008	008	005	005	004	n/a	004
019	14505	001	004	011	001	004	003	001	003	007	004	004	003	n/a	003
019	14506	001	004	002	001	003	004	001	011	004	007	007	003	n/a	003
019	14507	004	006	011	001	004	003	004	006	009	004	004	005	n/a	005
019	14508	001	009	001	002	001	006	001	002	008	009	009	004	n/a	004
019	14510	008	006	002	002	002	006	004	001	007	004	004	005	n/a	005
019	14511	006	005	001	011	005	009	001	011	006	004	004	006	n/a	006
019	14512	003	006	009	001	003	006	001	004	007	003	003	005	n/a	005
019	14513	005	005	011	007	005	005	004	003	006	006	006	005	n/a	005
019	14514	001	004	001	006	004	005	001	011	008	003	003	004	n/a	004
019	14515	001	004	002	005	001	004	001	005	006	005	005	003	n/a	003
019	14516	003	005	011	005	005	004	003	001	008	004	004	004	n/a	004
019	14517	006	005	001	001	005	007	005	001	007	005	005	005	n/a	005
019	14518	008	004	011	008	003	005	006	008	007	003	003	006	n/a	006
019	14519	001	007	011	003	002	003	001	005	007	005	005	004	n/a	004
019	14520	001	007	011	003	002	003	001	005	007	005	005	004	n/a	004
019	14521	003	003	011	001	004	004	001	003	007	002	002	004	n/a	004
019	14522	002	004	011	002	004	004	001	007	007	004	004	004	n/a	004
019	14525	004	004	003	004	007	011	003	006	008	008	008	006	n/a	006
019	14526	001	005	006	011	003	003	001	011	008	005	005	004	n/a	004
019	14527	004	004	011	001	002	003	002	006	007	001	001	004	n/a	004
019	14529	004	006	006	001	004	004	003	001	008	003	003	004	n/a	004
019	14530	004	005	001	004	003	006	003	002	007	009	009	004	n/a	004
019	14532	001	002	011	005	004	004	001	004	007	005	005	003	n/a	003
019	14533	004	004	005	001	002	005	001	007	006	005	005	004	n/a	004
019	14534	001	002	001	005	003	003	001	011	003	003	003	003	n/a	003
019	14536	004	003	001	001	002	003	004	001	007	008	008	003	n/a	003
019	14537	001	004	011	006	003	003	002	005	008	005	005	003	n/a	003
019	14538	002	006	011	001	003	003	001	002	008	004	004	004	n/a	004
019	14539	004	004	005	001	002	005	001	007	006	005	005	004	n/a	004
019	14541	004	005	011	002	004	005	001	003	008	003	003	005	n/a	005
019	14542	010	006	011	006	004	004	004	001	006	007	007	006	n/a	006
019	14543	001	004	005	001	003	005	001	010	005	005	005	003	n/a	003
019	14544	003	006	011	001	001	003	003	004	009	005	005	004	n/a	004
019	14545	004	008	005	001	002	005	002	002	007	002	002	005	n/a	005
019	14546	001	002	002	001	003	005	001	011	005	005	005	003	n/a	003
019	14547	003	003	011	001	006	007	002	004	009	006	006	005	n/a	005
019	14548	001	004	011	006	003	003	002	005	008	005	005	003	n/a	003
019	14549	004	003	001	001	003	005	001	006	007	010	010	004	n/a	004
019	14550	004	003	001	001	003	005	001	006	007	010	010	004	n/a	004
019	14551	006	007	011	004	004	003	002	003	008	003	003	005	n/a	005
019	14555	001	009	011	005	005	003	001	004	008	003	003	004	n/a	004
019	14556	008	006	002	002	002	006	004	001	007	004	004	005	n/a	005
019	14557	003	004	001	003	004	005	001	006	008	008	008	004	n/a	004
019	14558	001	004	006	001	004	006	002	008	007	005	005	004	n/a	004
019	14559	001	003	001	005	001	003	001	010	005	005	005	002	n/a	002
019	14560	006	010	011	001	007	011	001	001	008	005	005	008	n/a	008
019	14561	003	003	011	001	006	007	002	004	009	006	006	005	n/a	005
019	14563	001	007	011	003	002	003	001	005	007	005	005	004	n/a	004

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
019	14564	001	004	008	002	007	006	001	011	003	008	008	004	n/a	004
019	14568	001	004	011	001	006	006	001	011	007	005	005	004	n/a	004
019	14569	006	003	001	001	005	007	002	003	008	011	011	005	n/a	005
019	14571	006	006	001	001	001	004	001	004	008	003	003	004	n/a	004
019	14572	004	006	006	001	004	004	003	001	008	003	003	004	n/a	004
019	14580	001	007	008	011	003	003	001	009	006	008	008	004	n/a	004
019	14585	001	003	009	001	003	005	001	007	006	007	007	003	n/a	003
019	14586	001	003	002	001	004	005	001	008	004	006	006	003	n/a	003
019	14588	003	003	011	001	004	004	001	003	007	002	002	004	n/a	004
019	14589	002	006	011	001	003	003	001	002	008	004	004	004	n/a	004
019	14590	004	005	011	001	004	002	001	001	007	002	002	004	n/a	004
019	14591	005	004	002	004	003	005	001	003	008	010	010	004	n/a	004
019	14592	004	004	005	001	002	005	001	007	006	005	005	004	n/a	004
019	14602	004	004	004	008	003	004	001	011	003	007	007	004	n/a	004
019	14606	005	007	003	011	004	006	006	011	002	005	005	006	n/a	006
019	14609	004	011	008	011	005	006	004	011	004	005	005	007	n/a	007
019	14610	001	007	002	011	004	005	001	010	004	004	004	004	n/a	004
019	14612	001	010	004	011	004	005	005	008	005	008	008	005	n/a	005
019	14615	005	011	008	011	004	007	006	011	003	005	005	007	n/a	007
019	14616	001	009	004	011	005	006	005	011	005	009	009	005	n/a	005
019	14617	002	010	006	011	006	005	008	007	007	005	005	006	n/a	006
019	14618	001	005	002	011	004	005	001	011	003	004	004	004	n/a	004
019	14620	005	006	003	011	005	006	001	011	002	004	004	006	n/a	006
019	14621	005	011	011	011	005	006	003	009	003	008	008	007	n/a	007
019	14622	001	010	006	011	006	007	009	011	005	006	006	006	n/a	006
019	14623	004	004	004	008	003	004	001	011	003	007	007	004	n/a	004
019	14624	001	006	002	011	002	005	004	011	003	004	004	004	n/a	004
019	14625	001	005	003	011	004	004	001	011	005	004	004	004	n/a	004
019	14626	001	004	002	011	004	004	002	011	004	005	005	004	n/a	004
019	14653	001	006	002	011	002	005	004	011	003	004	004	004	n/a	004
019	14692	004	004	004	008	003	004	001	011	003	007	007	004	n/a	004
019	14701	011	008	004	010	011	010	011	005	005	007	007	009	n/a	009
019	14702	011	008	004	010	011	010	011	005	005	007	007	009	n/a	009
019	14706	002	001	001	001	009	005	001	006	007	005	005	004	n/a	004
019	14707	004	008	001	004	005	005	001	004	006	002	002	005	n/a	005
019	14708	005	009	001	001	007	002	001	003	007	003	003	005	n/a	005
019	14709	007	009	001	001	006	003	001	001	006	003	003	005	n/a	005
019	14710	005	005	008	002	011	009	011	007	006	008	008	007	n/a	007
019	14711	006	010	001	001	004	004	001	001	007	002	002	005	n/a	005
019	14712	005	005	005	001	010	009	011	006	006	008	008	007	n/a	007
019	14714	007	010	001	001	005	003	001	001	007	001	001	005	n/a	005
019	14715	005	010	001	001	007	004	002	002	007	002	002	006	n/a	006
019	14716	005	009	003	004	006	006	011	007	007	007	007	006	n/a	006
019	14717	009	011	001	002	007	005	004	001	007	001	001	007	n/a	007
019	14718	005	004	004	003	006	003	011	006	007	006	006	005	n/a	005
019	14719	008	003	003	001	007	005	008	004	007	008	008	006	n/a	006
019	14720	011	008	004	010	011	010	011	005	005	007	007	009	n/a	009
019	14721	004	009	001	001	004	003	001	002	007	004	004	004	n/a	004
019	14722	010	006	007	003	010	010	011	010	007	005	005	009	n/a	009
019	14723	009	006	004	005	009	007	010	004	007	005	005	007	n/a	007
019	14724	006	003	011	001	008	006	009	007	007	007	007	006	n/a	006
019	14726	006	002	003	001	006	005	007	004	007	005	005	005	n/a	005
019	14727	005	009	001	001	006	004	001	001	006	001	001	005	n/a	005
019	14728	011	006	009	003	011	009	011	007	006	006	006	009	n/a	009
019	14729	007	004	001	001	007	005	001	005	007	007	007	005	n/a	005
019	14730	009	005	005	001	011	010	006	002	004	007	007	008	n/a	008
019	14731	009	003	001	001	006	006	001	007	006	010	010	006	n/a	006
019	14732	005	002	004	004	006	005	011	004	006	005	005	005	n/a	005
019	14733	011	004	005	010	009	007	011	003	005	006	006	008	n/a	008
019	14735	006	008	001	001	006	004	001	001	007	003	003	005	n/a	005
019	14736	004	006	011	002	007	008	011	009	008	004	004	007	n/a	007
019	14737	005	005	001	001	005	003	001	004	005	003	003	004	n/a	004
019	14738	006	004	006	002	011	007	011	005	006	008	008	007	n/a	007
019	14739	007	010	001	001	006	003	002	001	006	001	001	006	n/a	006
019	14740	005	003	005	005	008	005	011	005	007	006	006	005	n/a	005
019	14741	007	003	001	002	007	006	001	005	007	007	007	005	n/a	005
019	14742	011	008	004	010	011	010	011	005	005	007	007	009	n/a	009
019	14743	007	003	001	001	005	004	002	003	007	002	002	004	n/a	004
019	14744	007	010	001	001	004	004	001	006	006	003	003	006	n/a	006
019	14745	006	008	001	001	006	004	001	001	007	003	003	005	n/a	005
019	14747	005	002	004	004	006	005	011	004	006	005	005	005	n/a	005
019	14748	005	004	001	001	005	003	001	006	007	005	005	004	n/a	004
019	14750	008	004	004	009	011	008	011	009	005	009	009	008	n/a	008
019	14751	006	002	003	001	006	005	007	004	007	005	005	005	n/a	005
019	14752	006	004	006	003	008	003	011	005	007	005	005	005	n/a	005
019	14753	007	007	001	001	005	004	003	003	007	008	008	005	n/a	005
019	14754	005	008	001	001	005	002	001	001	007	003	003	004	n/a	004
019	14755	006	004	002	001	007	005	001	004	007	011	011	005	n/a	005
019	14756	005	005	005	001	010	009	011	006	006	008	008	007	n/a	007
019	14757	010	006	007	003	010	010	011	010	007	005	005	009	n/a	009
019	14758	006	002	011	003	011	010	010	004	007	007	007	007	n/a	007
019	14760	010	002	001	002	006	004	001	001	006	004	004	005	n/a	005
019	14766	008	003	003	001	007	005	008	004	007	008	008	006	n/a	006

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
019	14767	006	002	011	003	011	010	010	004	007	007	007	007	n/a	007
019	14769	005	004	004	002	004	003	011	005	007	006	006	004	n/a	004
019	14770	004	008	001	001	006	004	003	001	007	003	003	005	n/a	005
019	14772	009	005	005	001	011	010	006	002	004	007	007	008	n/a	008
019	14774	005	010	001	001	007	004	002	002	007	002	002	006	n/a	006
019	14775	005	004	011	002	004	005	011	004	009	001	001	005	n/a	005
019	14777	007	011	001	001	006	006	003	003	007	002	002	007	n/a	007
019	14778	002	001	001	001	009	005	001	006	007	005	005	004	n/a	004
019	14779	011	006	002	002	010	007	003	002	007	007	007	007	n/a	007
019	14781	006	003	011	001	007	005	010	006	007	005	005	006	n/a	006
019	14782	006	005	005	005	007	004	011	005	007	005	005	006	n/a	006
019	14783	009	005	005	001	011	010	006	002	004	007	007	008	n/a	008
019	14784	006	004	006	003	008	003	011	005	007	005	005	005	n/a	005
019	14785	005	005	008	002	011	009	011	007	006	008	008	007	n/a	007
019	14786	005	009	001	001	006	004	001	001	006	001	001	005	n/a	005
019	14787	005	003	008	001	006	007	011	008	008	003	003	006	n/a	006
019	14788	010	002	001	002	006	004	001	001	006	004	004	005	n/a	005
019	14801	005	005	007	001	006	003	004	001	007	001	001	004	n/a	004
019	14802	003	008	001	001	007	005	001	011	007	006	006	005	n/a	005
019	14803	011	009	002	001	007	007	003	006	006	007	007	008	n/a	008
019	14804	006	007	001	001	007	004	003	001	007	007	007	005	n/a	005
019	14805	006	008	011	001	002	003	001	003	004	005	005	005	n/a	005
019	14806	008	007	002	001	006	004	005	002	005	004	004	006	n/a	006
019	14807	004	004	003	001	005	003	003	001	007	008	008	004	n/a	004
019	14808	002	004	006	001	003	004	002	004	008	003	003	003	n/a	003
019	14809	005	010	011	001	006	004	002	002	007	006	006	006	n/a	006
019	14810	007	007	011	001	008	007	004	003	007	003	003	007	n/a	007
019	14812	004	007	011	003	008	008	001	001	008	011	011	006	n/a	006
019	14813	009	010	001	001	004	003	002	001	006	002	002	006	n/a	006
019	14814	001	003	011	008	008	005	001	004	009	004	004	004	n/a	004
019	14815	005	009	011	004	011	011	001	001	007	006	006	008	n/a	008
019	14816	002	002	011	003	004	003	001	002	008	008	008	003	n/a	003
019	14817	004	007	011	004	006	004	001	002	007	005	005	005	n/a	005
019	14818	004	005	011	001	005	006	002	003	007	008	008	005	n/a	005
019	14819	007	008	008	002	007	005	003	003	007	004	004	006	n/a	006
019	14820	006	008	008	001	007	005	001	001	007	002	002	006	n/a	006
019	14821	002	003	011	002	007	005	004	002	007	001	001	004	n/a	004
019	14822	007	005	002	001	007	005	001	001	007	006	006	005	n/a	005
019	14823	007	008	004	001	005	004	007	001	007	007	007	006	n/a	006
019	14824	007	007	011	001	007	007	003	002	007	007	007	007	n/a	007
019	14825	006	004	011	003	006	003	003	002	004	004	004	005	n/a	005
019	14826	005	004	009	001	005	004	001	001	008	004	004	004	n/a	004
019	14827	002	003	011	007	007	005	002	006	007	001	001	004	n/a	004
019	14830	006	005	011	006	009	006	002	002	007	002	002	006	n/a	006
019	14831	006	005	011	006	009	006	002	002	007	002	002	006	n/a	006
019	14836	006	006	001	001	003	005	002	001	007	004	004	005	n/a	005
019	14837	005	006	011	004	002	005	002	004	007	004	004	005	n/a	005
019	14838	002	003	011	004	004	003	001	002	007	007	007	003	n/a	003
019	14839	004	007	003	001	005	005	001	001	007	004	004	005	n/a	005
019	14840	006	008	010	005	005	006	001	005	007	003	003	006	n/a	006
019	14841	005	007	011	002	003	004	003	005	005	005	005	005	n/a	005
019	14842	003	005	011	002	002	003	001	006	008	003	003	004	n/a	004
019	14843	011	007	003	005	006	005	008	001	007	009	009	007	n/a	007
019	14845	001	001	011	003	006	004	002	001	007	005	005	003	n/a	003
019	14846	005	004	001	001	005	005	004	001	007	005	005	004	n/a	004
019	14847	003	002	011	001	004	003	001	003	007	002	002	003	n/a	003
019	14850	005	002	011	002	004	004	001	011	006	008	008	004	n/a	004
019	14851	005	002	011	002	004	004	001	011	006	008	008	004	n/a	004
019	14852	005	002	011	002	004	004	001	011	006	008	008	004	n/a	004
019	14853	003	001	011	008	009	008	001	011	006	010	010	005	n/a	005
019	14854	003	002	011	003	004	003	001	004	006	004	004	003	n/a	003
019	14855	003	005	004	001	004	003	001	001	007	004	004	003	n/a	003
019	14856	007	007	011	001	008	007	004	003	007	003	003	007	n/a	007
019	14857	005	006	011	004	002	005	002	004	007	004	004	005	n/a	005
019	14858	003	004	010	003	008	007	001	001	007	003	003	005	n/a	005
019	14859	003	003	011	004	004	003	001	001	007	005	005	003	n/a	003
019	14860	004	007	011	008	004	004	001	004	007	002	002	005	n/a	005
019	14861	002	002	011	003	007	003	005	001	008	007	007	003	n/a	003
019	14863	003	002	011	003	004	003	001	004	006	004	004	003	n/a	003
019	14864	003	003	011	001	003	003	001	001	007	005	005	003	n/a	003
019	14865	005	006	011	001	005	007	001	004	007	010	010	006	n/a	006
019	14867	003	003	011	001	007	005	001	003	005	006	006	004	n/a	004
019	14869	006	005	011	001	006	005	003	002	007	007	007	005	n/a	005
019	14870	002	003	011	007	007	005	002	006	007	001	001	004	n/a	004
019	14871	003	002	011	002	004	003	002	001	007	005	005	003	n/a	003
019	14872	001	003	011	001	005	003	001	001	007	006	006	003	n/a	003
019	14873	009	006	011	003	005	005	001	001	008	001	001	006	n/a	006
019	14874	008	011	011	007	004	006	001	005	005	002	002	007	n/a	007
019	14876	007	007	011	001	003	006	001	002	008	011	011	006	n/a	006
019	14877	008	007	001	001	006	004	001	001	007	003	003	005	n/a	005
019	14878	004	005	011	001	002	004	002	003	007	006	006	004	n/a	004
019	14879	004	006	011	001	007	007	003	001	007	003	003	006	n/a	006
019	14880	007	003	001	001	006	003	001	001	006	002	002	004	n/a	004

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
019	14881	003	006	011	005	003	003	001	004	007	005	005	004	n/a	004
019	14882	001	003	011	002	006	006	001	005	006	005	005	004	n/a	004
019	14883	003	002	011	002	004	005	001	002	007	008	008	004	n/a	004
019	14884	008	008	001	001	007	006	002	001	007	005	005	006	n/a	006
019	14885	006	005	004	001	006	004	001	002	007	002	002	005	n/a	005
019	14886	003	002	011	003	004	003	001	004	006	004	004	003	n/a	003
019	14887	005	006	011	004	002	005	002	004	007	004	004	005	n/a	005
019	14889	003	003	011	001	004	003	001	001	007	007	007	003	n/a	003
019	14891	007	007	011	001	003	006	001	002	008	011	011	006	n/a	006
019	14892	007	003	011	005	005	004	005	001	006	003	003	005	n/a	005
019	14893	005	006	011	004	002	005	002	004	007	004	004	005	n/a	005
019	14894	001	003	011	003	005	005	003	001	008	006	006	003	n/a	003
019	14895	006	004	001	001	007	004	003	001	006	002	002	005	n/a	005
019	14897	008	008	005	001	011	009	002	001	007	003	003	008	n/a	008
019	14898	007	007	005	001	007	005	004	001	007	002	002	006	n/a	006
019	14901	011	004	011	006	006	006	006	001	008	007	007	007	n/a	007
019	14902	011	004	011	006	006	006	006	001	008	007	007	007	n/a	007
019	14903	005	003	011	007	005	004	007	001	009	005	005	005	n/a	005
019	14904	007	006	007	011	006	006	006	001	008	007	007	006	n/a	006
019	14905	005	005	009	010	006	007	005	002	008	007	007	006	n/a	006
021	10512	003	004	003	004	009	007	003	011	010	011	011	005	n/a	005
021	10516	004	004	001	001	006	007	002	009	006	011	011	005	n/a	005
021	12007	008	008	010	002	007	009	009	004	008	008	008	008	n/a	008
021	12008	001	002	010	006	008	005	004	009	004	007	007	004	n/a	004
021	12009	004	002	007	005	002	004	008	001	006	006	006	003	n/a	003
021	12010	011	011	011	009	011	011	011	001	007	008	008	010	n/a	010
021	12017	006	006	002	001	011	011	001	002	009	007	007	007	n/a	007
021	12018	003	005	008	001	007	005	005	006	006	007	007	005	n/a	005
021	12019	002	003	011	003	011	008	002	003	007	005	005	005	n/a	005
021	12022	007	008	011	001	008	007	001	001	008	008	008	007	n/a	007
021	12023	005	006	011	001	006	006	003	001	008	005	005	006	n/a	006
021	12024	006	008	007	002	010	008	007	003	009	011	011	007	n/a	007
021	12027	002	002	010	002	010	008	005	006	005	006	006	005	n/a	005
021	12028	007	006	008	001	010	006	002	001	007	006	006	006	n/a	006
021	12029	007	007	005	001	006	006	004	008	010	008	008	006	n/a	006
021	12033	002	004	006	001	004	004	005	004	005	004	004	004	n/a	004
021	12037	005	006	003	001	008	008	006	004	009	009	009	006	n/a	006
021	12040	007	008	011	001	008	007	001	001	008	008	008	007	n/a	007
021	12041	004	006	011	002	006	006	007	003	008	007	007	006	n/a	006
021	12045	005	008	008	011	003	008	009	011	007	006	006	007	n/a	007
021	12046	005	005	007	005	004	005	007	005	008	003	003	005	n/a	005
021	12047	010	008	008	011	006	009	011	003	005	001	001	008	n/a	008
021	12050	004	006	007	006	007	008	011	004	010	007	007	006	n/a	006
021	12052	008	011	011	003	007	007	006	001	007	004	004	008	n/a	008
021	12053	005	003	011	001	006	006	005	001	008	007	007	005	n/a	005
021	12054	001	002	002	004	003	005	005	011	004	002	002	003	n/a	003
021	12055	007	009	011	002	005	007	004	002	008	003	003	007	n/a	007
021	12056	005	003	011	001	005	006	007	001	007	008	008	005	n/a	005
021	12057	009	010	011	008	010	007	007	001	007	008	008	008	n/a	008
021	12059	006	010	011	001	004	007	004	001	007	007	007	007	n/a	007
021	12060	006	008	006	001	010	007	005	003	005	009	009	007	n/a	007
021	12061	002	003	007	003	006	005	003	011	005	006	006	004	n/a	004
021	12062	007	009	011	001	009	008	003	003	008	009	009	008	n/a	008
021	12063	005	005	007	011	004	006	001	011	006	006	006	005	n/a	005
021	12066	006	011	011	003	007	008	008	002	007	004	004	008	n/a	008
021	12067	004	006	006	005	004	005	008	001	007	004	004	005	n/a	005
021	12075	005	005	004	002	008	006	006	005	008	008	008	006	n/a	006
021	12077	001	006	003	004	003	005	006	011	004	004	004	004	n/a	004
021	12082	008	011	011	003	007	007	006	001	007	004	004	008	n/a	008
021	12083	003	006	009	001	007	007	004	011	010	007	007	006	n/a	006
021	12084	002	001	009	003	001	001	001	001	005	002	002	002	n/a	002
021	12085	004	002	007	005	002	004	008	001	006	006	006	003	n/a	003
021	12087	003	005	006	005	011	009	007	004	010	008	008	006	n/a	006
021	12089	010	008	009	004	008	006	004	001	007	007	007	008	n/a	008
021	12090	010	008	009	004	008	006	004	001	007	007	007	008	n/a	008
021	12094	005	007	011	001	007	005	003	001	007	005	005	006	n/a	006
021	12106	003	004	004	005	007	006	004	006	008	008	008	005	n/a	005
021	12107	004	002	007	005	002	004	008	001	006	006	006	003	n/a	003
021	12110	003	003	008	006	002	003	005	005	002	001	001	003	n/a	003
021	12115	004	005	003	002	007	005	004	005	009	005	005	005	n/a	005
021	12118	006	005	011	004	008	008	008	005	005	003	003	007	n/a	007
021	12120	006	009	011	001	011	010	003	004	009	006	006	008	n/a	008
021	12121	005	003	011	003	007	004	009	001	006	004	004	005	n/a	005
021	12122	008	010	011	001	008	007	002	001	007	002	002	008	n/a	008
021	12123	004	007	010	001	008	006	006	008	007	006	006	006	n/a	006
021	12125	006	006	007	001	006	006	004	001	008	006	006	006	n/a	006
021	12128	003	003	008	006	002	003	005	005	002	001	001	003	n/a	003
021	12130	001	005	003	005	011	009	009	008	008	006	006	006	n/a	006
021	12132	004	007	010	001	008	006	006	008	007	006	006	006	n/a	006
021	12133	009	010	011	008	010	007	007	001	007	008	008	008	n/a	008
021	12136	007	006	005	001	011	009	007	003	009	009	009	007	n/a	007
021	12137	006	004	011	002	005	008	006	001	007	009	009	006	n/a	006
021	12138	008	009	011	001	008	007	002	001	008	008	008	007	n/a	007

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
021	12140	003	008	011	007	006	005	008	011	006	006	006	006	n/a	006
021	12141	005	003	011	001	006	006	005	001	008	007	007	005	n/a	005
021	12143	005	007	006	010	007	008	011	006	008	006	006	007	n/a	007
021	12144	007	008	008	009	004	005	008	011	004	006	006	007	n/a	007
021	12147	008	009	011	001	010	010	002	003	009	007	007	008	n/a	008
021	12150	006	006	011	003	004	007	011	001	006	008	008	006	n/a	006
021	12153	006	008	011	002	009	005	006	002	007	005	005	007	n/a	007
021	12154	007	006	011	006	005	004	007	001	006	003	003	006	n/a	006
021	12156	005	004	007	005	004	005	008	001	007	006	006	005	n/a	005
021	12157	006	005	011	001	008	007	005	002	007	002	002	006	n/a	006
021	12158	002	006	007	006	004	005	011	010	005	006	006	005	n/a	005
021	12159	002	001	003	006	002	002	004	006	004	002	002	002	n/a	002
021	12161	001	002	002	004	003	005	005	011	004	002	002	003	n/a	003
021	12165	003	006	001	001	009	009	002	006	009	008	008	006	n/a	006
021	12168	006	009	011	001	008	008	004	001	009	010	010	007	n/a	007
021	12169	007	010	011	001	009	009	005	005	008	010	010	008	n/a	008
021	12172	011	008	004	003	009	009	009	001	010	006	006	008	n/a	008
021	12173	004	006	007	006	007	008	011	004	010	007	007	006	n/a	006
021	12174	003	004	004	005	007	006	004	006	008	008	008	005	n/a	005
021	12180	011	011	011	011	006	006	011	011	003	002	002	009	n/a	009
021	12182	011	010	011	011	007	008	011	001	004	003	003	009	n/a	009
021	12183	011	011	007	011	005	007	011	004	003	002	002	009	n/a	009
021	12184	004	005	005	003	010	009	007	006	009	007	007	006	n/a	006
021	12185	006	009	011	004	009	006	003	001	007	005	005	007	n/a	007
021	12186	003	002	006	002	003	005	005	001	007	005	005	003	n/a	003
021	12189	010	011	006	011	003	006	011	008	002	001	001	008	n/a	008
021	12193	007	009	011	002	005	007	004	002	008	003	003	007	n/a	007
021	12195	006	006	007	001	006	006	004	001	008	006	006	006	n/a	006
021	12196	002	004	006	001	006	005	003	011	005	007	007	004	n/a	004
021	12198	003	006	008	007	005	004	008	011	004	007	007	005	n/a	005
021	12202	010	010	007	011	005	007	008	011	002	002	002	008	n/a	008
021	12203	011	008	008	011	002	004	010	011	005	001	001	007	n/a	007
021	12204	011	011	005	009	002	005	007	011	004	001	001	008	n/a	008
021	12205	003	001	004	003	001	001	001	001	001	001	001	002	n/a	002
021	12208	009	004	005	011	005	006	010	011	003	001	001	007	n/a	007
021	12209	007	005	004	011	004	007	011	011	002	001	001	006	n/a	006
021	12211	006	009	003	009	005	006	006	004	004	001	001	006	n/a	006
021	12212	003	001	004	003	001	001	001	001	001	001	001	002	n/a	002
021	12235	009	006	007	011	003	006	001	011	001	001	001	007	n/a	007
021	12288	003	001	004	003	001	001	001	001	001	001	001	002	n/a	002
021	12302	004	003	011	006	006	006	009	005	005	008	008	005	n/a	005
021	12303	008	007	010	011	005	006	011	007	004	004	004	007	n/a	007
021	12304	009	006	011	011	004	005	011	007	005	002	002	007	n/a	007
021	12305	011	006	011	011	009	010	007	006	003	009	009	009	n/a	009
021	12306	007	004	011	011	006	006	011	005	005	006	006	006	n/a	006
021	12308	009	005	010	011	009	010	011	005	003	004	004	008	n/a	008
021	12309	005	005	011	011	005	005	011	007	005	004	004	006	n/a	006
021	12325	004	003	011	006	006	006	009	005	005	008	008	005	n/a	005
021	12345	007	004	011	011	006	006	011	005	005	006	006	006	n/a	006
021	12460	006	006	009	001	005	005	006	002	010	002	002	005	n/a	005
021	12469	007	008	011	001	007	007	002	001	009	005	005	007	n/a	007
021	12501	006	003	001	002	005	005	004	002	008	011	011	004	n/a	004
021	12502	008	009	002	001	010	008	007	001	008	007	007	008	n/a	008
021	12503	009	009	002	001	008	005	005	001	006	007	007	007	n/a	007
021	12504	002	004	001	001	005	004	001	002	010	008	008	003	n/a	003
021	12506	007	006	001	001	008	006	002	001	007	010	010	006	n/a	006
021	12507	004	003	001	001	005	002	007	003	008	011	011	003	n/a	003
021	12508	005	003	003	007	006	007	007	011	008	011	011	006	n/a	006
021	12510	001	007	001	002	007	007	001	008	008	011	011	005	n/a	005
021	12511	005	004	005	005	009	008	003	011	009	011	011	006	n/a	006
021	12512	005	004	005	005	009	008	003	011	009	011	011	006	n/a	006
021	12513	004	006	004	001	007	007	005	006	008	006	006	006	n/a	006
021	12514	005	006	001	001	007	005	001	002	009	011	011	005	n/a	005
021	12516	008	009	002	006	011	008	011	001	009	011	011	008	n/a	008
021	12517	008	008	001	003	006	006	009	002	010	008	008	007	n/a	007
021	12521	006	007	001	001	006	006	006	001	009	007	007	006	n/a	006
021	12522	003	005	001	001	008	006	004	005	008	011	011	005	n/a	005
021	12523	003	008	001	001	011	008	004	001	009	006	006	006	n/a	006
021	12524	003	003	006	002	007	007	001	011	008	011	011	005	n/a	005
021	12526	005	007	002	001	011	009	005	001	008	008	008	007	n/a	007
021	12527	003	003	006	002	007	007	001	011	008	011	011	005	n/a	005
021	12529	007	005	001	001	009	006	006	001	010	008	008	006	n/a	006
021	12530	004	006	004	001	007	007	005	006	008	006	006	006	n/a	006
021	12531	002	003	001	001	008	008	001	009	010	011	011	005	n/a	005
021	12533	001	002	001	002	008	007	001	011	011	011	011	004	n/a	004
021	12534	011	008	004	003	009	009	009	001	010	006	006	008	n/a	008
021	12537	005	004	005	005	009	008	003	011	009	011	011	006	n/a	006
021	12538	006	009	004	003	009	008	005	004	007	008	008	007	n/a	007
021	12540	001	007	001	002	007	007	001	008	008	011	011	005	n/a	005
021	12541	008	009	002	001	010	008	007	001	008	007	007	008	n/a	008
021	12544	005	005	004	002	008	006	006	005	008	008	008	006	n/a	006
021	12545	007	006	001	001	009	008	004	004	009	011	011	007	n/a	007
021	12546	008	006	001	001	006	005	002	002	009	011	011	006	n/a	006

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
021	12564	002	001	001	001	006	006	001	007	011	011	011	003	n/a	003
021	12565	011	008	004	003	009	009	009	001	010	006	006	008	n/a	008
021	12567	008	009	001	001	008	007	005	001	009	008	008	007	n/a	007
021	12569	003	008	002	004	010	008	004	009	007	011	011	006	n/a	006
021	12570	001	003	001	002	009	008	001	011	011	011	011	005	n/a	005
021	12571	002	004	001	001	005	004	001	002	010	008	008	003	n/a	003
021	12572	003	002	001	001	006	005	001	002	007	009	009	003	n/a	003
021	12574	003	002	001	001	006	005	001	002	007	009	009	003	n/a	003
021	12578	005	006	001	001	009	008	001	009	009	011	011	006	n/a	006
021	12580	003	005	001	002	009	007	002	004	006	010	010	005	n/a	005
021	12581	007	006	001	001	008	006	002	001	007	010	010	006	n/a	006
021	12582	001	002	001	001	007	006	001	009	009	011	011	004	n/a	004
021	12583	006	008	001	001	007	006	003	003	007	011	011	006	n/a	006
021	12585	005	008	001	003	008	007	001	007	007	011	011	006	n/a	006
021	12590	005	004	005	005	009	008	003	011	009	011	011	006	n/a	006
021	12592	007	006	001	001	008	006	007	003	010	011	011	006	n/a	006
021	12594	001	001	001	001	009	007	002	011	010	011	011	004	n/a	004
021	12601	011	011	003	010	010	011	006	007	007	011	011	010	n/a	010
021	12602	011	011	003	010	010	011	006	007	007	011	011	010	n/a	010
021	12603	006	007	001	007	008	009	002	011	006	010	010	007	n/a	007
021	12604	006	009	004	008	009	010	003	011	006	008	008	008	n/a	008
021	12804	002	006	002	005	010	008	001	001	007	007	007	005	n/a	005
021	12809	006	009	007	002	010	008	002	001	009	007	007	007	n/a	007
021	12816	006	008	007	001	010	007	003	001	008	004	004	007	n/a	007
021	12819	011	009	007	001	010	007	001	001	009	007	007	008	n/a	008
021	12821	007	007	006	002	008	009	001	001	009	007	007	007	n/a	007
021	12823	007	011	007	001	011	011	001	001	009	003	003	009	n/a	009
021	12827	009	010	006	001	008	008	001	001	009	009	009	008	n/a	008
021	12828	006	006	005	007	008	007	004	001	009	006	006	006	n/a	006
021	12832	008	005	006	002	010	008	001	001	009	003	003	007	n/a	007
021	12834	006	007	008	001	009	008	001	001	008	004	004	007	n/a	007
021	12837	008	004	008	007	008	008	001	001	009	004	004	006	n/a	006
021	12838	004	002	005	004	008	006	001	001	009	007	007	004	n/a	004
021	12839	008	008	004	008	008	007	004	001	009	007	007	007	n/a	007
021	12841	011	009	007	001	010	007	001	001	009	007	007	008	n/a	008
021	12844	008	011	003	001	011	011	001	001	005	007	007	009	n/a	009
021	12848	006	007	008	001	009	008	001	001	008	004	004	007	n/a	007
021	12849	007	006	006	007	009	010	002	001	010	002	002	007	n/a	007
021	12854	008	005	006	002	010	008	001	001	009	003	003	007	n/a	007
021	12861	010	009	006	001	008	007	001	001	009	006	006	008	n/a	008
021	12865	006	007	006	001	010	007	004	001	008	005	005	007	n/a	007
021	12873	008	009	005	001	008	005	003	001	009	003	003	007	n/a	007
021	12883	011	011	011	001	010	010	003	001	006	003	003	010	n/a	010
021	12887	011	007	009	005	010	008	004	001	006	005	005	008	n/a	008
027	10010	008	006	001	005	008	009	007	011	001	011	011	007	n/a	007
027	10016	007	007	003	010	009	010	006	011	003	002	002	008	n/a	008
027	10017	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10021	004	005	001	002	006	006	002	004	005	006	006	005	n/a	005
027	10022	005	008	001	008	003	005	004	005	005	003	003	005	n/a	005
027	10028	004	005	001	001	004	004	002	002	004	011	011	004	n/a	004
027	10044	004	005	002	001	006	006	011	001	011	004	004	005	n/a	005
027	10055	005	008	001	008	003	005	004	005	005	003	003	005	n/a	005
027	10065	005	004	001	004	006	006	005	002	010	003	003	005	n/a	005
027	10075	003	003	001	001	005	005	002	001	006	007	007	003	n/a	003
027	10087	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10103	007	005	001	001	003	005	001	005	003	003	003	005	n/a	005
027	10110	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10111	011	003	011	001	005	003	001	001	002	001	001	006	n/a	006
027	10118	008	007	002	001	008	009	004	011	002	008	008	008	n/a	008
027	10126	005	008	001	008	003	005	004	005	005	003	003	005	n/a	005
027	10128	003	004	001	001	002	003	004	001	007	008	008	003	n/a	003
027	10130	008	007	002	001	008	009	004	011	002	008	008	008	n/a	008
027	10131	004	005	001	002	006	006	002	004	005	006	006	005	n/a	005
027	10150	005	008	001	008	003	005	004	005	005	003	003	005	n/a	005
027	10151	005	008	001	008	003	005	004	005	005	003	003	005	n/a	005
027	10152	005	008	001	008	003	005	004	005	005	003	003	005	n/a	005
027	10153	005	008	001	008	003	005	004	005	005	003	003	005	n/a	005
027	10154	005	008	001	008	003	005	004	005	005	003	003	005	n/a	005
027	10155	005	008	001	008	003	005	004	005	005	003	003	005	n/a	005
027	10158	007	007	003	010	009	010	006	011	003	002	002	008	n/a	008
027	10159	008	006	001	005	008	009	007	011	001	011	011	007	n/a	007
027	10160	008	006	001	005	008	009	007	011	001	011	011	007	n/a	007
027	10162	003	003	001	001	005	005	002	001	006	007	007	003	n/a	003
027	10163	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10164	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10165	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10166	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10167	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10168	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10169	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10170	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10171	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10172	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
027	10173	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10174	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10175	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10176	007	003	002	002	007	006	001	005	008	002	002	005	n/a	005
027	10177	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10178	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	10179	006	005	004	011	009	010	006	011	003	001	001	007	n/a	007
027	11101	009	004	011	001	004	001	004	001	011	006	006	005	n/a	005
027	11102	004	002	011	001	007	002	011	001	011	009	009	004	n/a	004
027	11103	005	001	011	001	005	001	010	001	011	008	008	004	n/a	004
027	11104	009	005	011	001	005	001	011	001	011	008	008	005	n/a	005
027	11105	003	001	011	001	005	001	011	001	011	011	011	003	n/a	003
027	11106	004	001	011	001	005	001	006	001	010	003	003	003	n/a	003
027	11109	001	007	011	001	008	002	001	010	004	003	003	004	n/a	004
027	11206	010	010	011	001	007	003	006	001	011	011	011	007	n/a	007
027	11207	005	006	011	001	003	001	011	001	011	011	011	004	n/a	004
027	11208	003	001	011	001	003	001	011	001	011	011	011	003	n/a	003
027	11209	008	008	011	004	004	001	011	001	011	011	011	006	n/a	006
027	11214	011	011	011	005	005	002	011	001	011	011	011	008	n/a	008
027	11217	011	008	011	001	007	003	009	001	002	010	010	007	n/a	007
027	11221	006	006	011	001	005	001	008	001	011	011	011	005	n/a	005
027	11222	011	011	011	001	007	003	011	001	007	008	008	008	n/a	008
027	11227	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
027	11228	010	010	011	011	004	001	011	001	011	011	011	007	n/a	007
027	11233	005	006	011	001	005	001	010	001	011	011	011	005	n/a	005
027	11237	010	006	011	001	001	001	009	001	011	011	011	005	n/a	005
027	11239	007	006	011	001	001	001	011	001	011	011	011	005	n/a	005
027	11243	011	008	011	001	007	003	009	001	002	010	010	007	n/a	007
027	11244	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
027	11248	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
027	11252	010	007	011	008	004	001	009	001	011	011	011	006	n/a	006
027	11256	003	001	011	001	003	001	011	001	011	011	011	003	n/a	003
027	11385	008	004	011	001	001	001	011	001	011	011	011	004	n/a	004
027	11580	001	004	011	009	001	001	011	004	011	008	008	003	n/a	003
027	11581	006	010	011	008	001	001	011	001	011	003	003	005	n/a	005
028	10467	011	011	011	001	007	007	009	001	011	010	010	009	n/a	009
028	10470	009	011	005	011	006	006	011	001	005	001	001	008	n/a	008
028	10550	010	011	011	011	006	003	011	002	003	001	001	008	n/a	008
028	11201	008	010	006	008	007	008	003	011	001	001	001	008	n/a	008
028	11202	008	010	006	008	007	008	003	011	001	001	001	008	n/a	008
028	11203	002	002	007	009	004	003	008	002	011	011	011	003	n/a	003
028	11204	007	005	011	009	006	005	010	002	009	010	010	006	n/a	006
028	11205	008	006	004	001	007	007	001	006	001	004	004	007	n/a	007
028	11210	004	003	004	004	005	005	006	003	011	011	011	004	n/a	004
028	11211	011	008	007	003	008	008	001	003	001	004	004	008	n/a	008
028	11212	003	001	005	006	004	004	005	001	011	011	011	003	n/a	003
028	11213	006	005	006	007	006	005	007	002	008	006	006	005	n/a	005
028	11215	005	003	003	001	007	006	005	006	001	002	002	005	n/a	005
028	11216	006	004	004	001	006	006	001	001	005	006	006	005	n/a	005
028	11218	004	003	006	003	004	004	004	001	004	005	005	004	n/a	004
028	11219	007	006	011	011	006	005	005	001	011	010	010	006	n/a	006
028	11220	007	003	011	008	005	005	005	001	005	006	006	005	n/a	005
028	11225	005	002	003	006	006	005	008	001	011	010	010	004	n/a	004
028	11226	005	002	002	003	004	004	005	001	011	011	011	004	n/a	004
028	11229	006	008	010	011	005	005	011	003	011	011	011	006	n/a	006
028	11230	006	005	005	005	004	004	008	001	011	010	010	005	n/a	005
028	11232	007	001	011	001	008	006	003	001	002	003	003	005	n/a	005
028	11234	002	003	006	004	006	006	011	011	011	011	011	005	n/a	005
028	11235	007	006	005	011	004	005	011	003	011	011	011	006	n/a	006
028	11236	001	002	006	006	004	003	007	004	011	011	011	003	n/a	003
028	11238	007	005	004	002	007	007	004	003	011	008	008	006	n/a	006
028	11240	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
028	11241	008	010	006	008	007	008	003	011	001	001	001	008	n/a	008
028	11242	008	010	006	008	007	008	003	011	001	001	001	008	n/a	008
028	11245	008	010	006	008	007	008	003	011	001	001	001	008	n/a	008
028	11247	006	004	004	001	006	006	001	001	005	006	006	005	n/a	005
028	11249	007	008	005	001	007	008	001	004	001	003	003	007	n/a	007
028	11251	009	011	011	009	009	010	001	001	001	001	001	009	n/a	009
028	11254	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
028	11255	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
029	10458	006	007	007	003	005	006	007	003	011	011	011	006	n/a	006
029	10460	003	005	004	001	007	007	006	003	011	009	009	005	n/a	005
029	10468	005	006	010	005	008	007	011	002	011	009	009	006	n/a	006
029	11231	006	005	005	009	007	006	005	009	001	001	001	006	n/a	006
030	10001	005	006	004	006	008	008	006	011	004	006	006	007	n/a	007
030	10011	005	005	001	008	006	005	005	004	003	011	011	005	n/a	005
030	10018	009	008	011	006	005	007	002	011	007	004	004	008	n/a	008
030	10019	005	004	003	007	004	004	003	001	005	001	001	004	n/a	004
030	10020	011	002	011	002	006	003	001	001	004	001	001	006	n/a	006
030	10023	003	004	003	001	004	002	005	001	005	006	006	003	n/a	003
030	10024	005	006	002	003	001	001	011	001	003	010	010	004	n/a	004
030	10025	005	003	001	006	005	003	011	001	010	007	007	004	n/a	004
030	10026	002	005	001	004	005	003	011	001	011	010	010	004	n/a	004

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
030	10027	005	007	003	004	005	003	011	001	011	011	011	005	n/a	005
030	10030	003	006	001	005	007	005	011	001	011	011	011	005	n/a	005
030	10031	007	011	002	006	006	006	011	001	011	011	011	007	n/a	007
030	10032	008	011	007	010	005	005	011	001	011	011	011	007	n/a	007
030	10033	011	011	008	005	006	007	011	001	011	011	011	009	n/a	009
030	10034	011	011	010	001	005	006	011	001	011	011	011	008	n/a	008
030	10035	004	006	003	001	002	001	011	001	011	011	011	003	n/a	003
030	10036	005	003	004	009	007	005	002	001	010	001	001	005	n/a	005
030	10037	003	006	001	001	003	003	011	001	011	011	011	004	n/a	004
030	10039	003	008	003	001	003	004	011	001	011	011	011	004	n/a	004
030	10040	011	011	011	006	005	006	011	001	011	011	011	008	n/a	008
030	10060	005	006	004	006	008	008	006	011	004	006	006	007	n/a	007
030	10069	002	007	004	001	001	002	006	002	005	005	005	003	n/a	003
030	10072	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
030	10082	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
030	10095	005	006	004	006	008	008	006	011	004	006	006	007	n/a	007
030	10098	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
030	10101	005	004	003	007	004	004	003	001	005	001	001	004	n/a	004
030	10102	005	004	003	007	004	004	003	001	005	001	001	004	n/a	004
030	10104	005	004	003	007	004	004	003	001	005	001	001	004	n/a	004
030	10105	005	004	003	007	004	004	003	001	005	001	001	004	n/a	004
030	10106	005	004	003	007	004	004	003	001	005	001	001	004	n/a	004
030	10107	005	004	003	007	004	004	003	001	005	001	001	004	n/a	004
030	10108	005	003	004	009	007	005	002	001	010	001	001	005	n/a	005
030	10109	005	003	004	009	007	005	002	001	010	001	001	005	n/a	005
030	10112	011	002	011	002	006	003	001	001	004	001	001	006	n/a	006
030	10113	005	005	001	008	006	005	005	004	003	011	011	005	n/a	005
030	10114	008	007	005	011	009	007	006	005	005	010	010	007	n/a	007
030	10115	005	006	002	003	001	001	011	001	003	010	010	004	n/a	004
030	10116	005	007	003	004	005	003	011	001	011	011	011	005	n/a	005
030	10117	005	006	004	006	008	008	006	011	004	006	006	007	n/a	007
030	10119	005	006	004	006	008	008	006	011	004	006	006	007	n/a	007
030	10120	005	006	004	006	008	008	006	011	004	006	006	007	n/a	007
030	10121	005	006	004	006	008	008	006	011	004	006	006	007	n/a	007
030	10122	005	006	004	006	008	008	006	011	004	006	006	007	n/a	007
030	10123	005	006	004	006	008	008	006	011	004	006	006	007	n/a	007
030	10124	003	007	003	011	004	004	007	001	006	002	002	004	n/a	004
030	10125	005	006	004	006	008	008	006	011	004	006	006	007	n/a	007
030	10129	009	008	011	006	005	007	002	011	007	004	004	008	n/a	008
030	10132	005	006	002	003	001	001	011	001	003	010	010	004	n/a	004
030	10133	003	004	003	001	004	002	005	001	005	006	006	003	n/a	003
030	10138	005	007	005	011	010	009	010	007	005	001	001	007	n/a	007
030	10149	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
030	10156	005	007	005	011	010	009	010	007	005	001	001	007	n/a	007
030	10157	005	007	005	011	010	009	010	007	005	001	001	007	n/a	007
030	10185	005	003	004	009	007	005	002	001	010	001	001	005	n/a	005
030	10199	005	006	004	006	008	008	006	011	004	006	006	007	n/a	007
030	10463	008	011	011	005	006	003	011	001	011	008	008	007	n/a	007
030	10471	011	011	011	006	004	002	011	001	011	007	007	007	n/a	007
030	10705	011	011	011	011	005	001	011	001	011	006	006	007	n/a	007
030	11223	007	009	011	011	005	001	011	001	011	011	011	006	n/a	006
030	11224	010	011	011	009	004	001	011	001	011	011	011	007	n/a	007
031	10002	007	006	011	007	004	006	011	001	011	006	006	006	n/a	006
031	10003	005	005	001	010	006	005	004	001	004	003	003	005	n/a	005
031	10004	009	005	011	005	005	006	001	011	002	004	004	007	n/a	007
031	10005	004	004	002	005	007	006	001	011	003	003	003	005	n/a	005
031	10006	006	005	009	006	004	006	001	011	002	002	002	006	n/a	006
031	10007	005	006	004	002	007	008	001	011	002	006	006	006	n/a	006
031	10008	005	006	004	002	007	008	001	011	002	006	006	006	n/a	006
031	10009	005	006	001	002	003	005	011	001	003	004	004	005	n/a	005
031	10012	007	006	002	009	007	006	005	005	004	003	003	006	n/a	006
031	10013	005	006	006	006	006	006	004	006	002	006	006	006	n/a	006
031	10014	007	006	001	008	004	006	003	001	004	002	002	005	n/a	005
031	10029	001	003	001	001	002	002	011	001	011	004	004	002	n/a	002
031	10038	007	010	011	009	008	009	011	011	005	005	005	009	n/a	009
031	10041	009	005	011	005	005	006	001	011	002	004	004	007	n/a	007
031	10043	004	004	002	005	007	006	001	011	003	003	003	005	n/a	005
031	10045	007	010	011	009	008	009	011	011	005	005	005	009	n/a	009
031	10046	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
031	10047	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
031	10048	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
031	10079	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
031	10080	005	006	004	002	007	008	001	011	002	006	006	006	n/a	006
031	10081	004	004	002	005	007	006	001	011	003	003	003	005	n/a	005
031	10090	003	004	001	001	006	007	004	005	003	001	001	004	n/a	004
031	10094	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
031	10096	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
031	10099	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
031	10161	003	003	001	002	004	004	003	001	002	008	008	003	n/a	003
031	10184	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
031	10196	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
031	10197	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
031	10203	009	005	011	005	005	006	001	011	002	004	004	007	n/a	007

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
031	10211	003	004	001	001	006	007	004	005	003	001	001	004	n/a	004
031	10212	003	004	001	001	006	007	004	005	003	001	001	004	n/a	004
031	10213	005	006	006	006	006	006	004	006	002	006	006	006	n/a	006
031	10242	005	006	004	002	007	008	001	011	002	006	006	006	n/a	006
031	10249	005	006	004	002	007	008	001	011	002	006	006	006	n/a	006
031	10256	006	005	009	006	004	006	001	011	002	002	002	006	n/a	006
031	10257	009	005	011	005	005	006	001	011	002	004	004	007	n/a	007
031	10258	004	004	002	005	007	006	001	011	003	003	003	005	n/a	005
031	10259	002	002	001	011	008	008	006	002	004	001	001	004	n/a	004
031	10260	004	004	002	005	007	006	001	011	003	003	003	005	n/a	005
031	10261	002	002	001	011	008	008	006	002	004	001	001	004	n/a	004
031	10265	004	004	002	005	007	006	001	011	003	003	003	005	n/a	005
031	10268	004	004	002	005	007	006	001	011	003	003	003	005	n/a	005
031	10269	004	004	002	005	007	006	001	011	003	003	003	005	n/a	005
031	10270	004	004	002	005	007	006	001	011	003	003	003	005	n/a	005
031	10271	004	004	002	005	007	006	001	011	003	003	003	005	n/a	005
031	10272	007	010	011	009	008	009	011	011	005	005	005	009	n/a	009
031	10273	007	010	011	009	008	009	011	011	005	005	005	009	n/a	009
031	10274	009	005	011	005	005	006	001	011	002	004	004	007	n/a	007
031	10275	009	005	011	005	005	006	001	011	002	004	004	007	n/a	007
031	10276	005	005	001	010	006	005	004	001	004	003	003	005	n/a	005
031	10277	005	006	004	002	007	008	001	011	002	006	006	006	n/a	006
031	10278	005	006	004	002	007	008	001	011	002	006	006	006	n/a	006
031	10279	005	006	004	002	007	008	001	011	002	006	006	006	n/a	006
031	10280	001	005	008	001	007	006	001	011	003	006	006	005	n/a	005
031	10281	005	006	004	002	007	008	001	011	002	006	006	006	n/a	006
031	10282	001	005	009	001	002	005	001	010	004	006	006	004	n/a	004
031	10285	005	006	004	002	007	008	001	011	002	006	006	006	n/a	006
031	10286	004	004	002	005	007	006	001	011	003	003	003	005	n/a	005
031	10292	007	010	011	009	008	009	011	011	005	005	005	009	n/a	009
031	10451	002	003	011	001	004	001	011	001	011	011	011	003	n/a	003
031	10452	004	005	011	001	006	001	011	001	011	011	011	004	n/a	004
031	10453	004	006	011	001	004	001	011	001	011	011	011	004	n/a	004
031	10454	003	003	009	001	005	001	010	001	011	008	008	003	n/a	003
031	10455	004	007	011	001	006	002	010	001	011	010	010	005	n/a	005
031	10456	004	006	011	001	005	001	011	001	011	011	011	004	n/a	004
031	10457	004	005	011	001	004	001	009	001	011	011	011	004	n/a	004
031	10459	004	009	011	001	006	002	011	001	011	011	011	005	n/a	005
031	10474	004	003	011	001	005	001	010	001	011	008	008	004	n/a	004
031	11370	001	001	011	001	002	001	011	001	011	003	003	002	n/a	002
032	11207	006	007	004	002	007	007	001	006	011	011	011	006	n/a	006
032	11208	004	002	003	001	007	007	002	008	011	011	011	005	n/a	005
032	11351	004	006	011	005	007	005	003	004	004	007	007	005	n/a	005
032	11352	008	007	011	011	008	007	008	006	008	005	005	008	n/a	008
032	11354	006	008	011	011	008	007	007	006	007	010	010	007	n/a	007
032	11356	004	006	011	005	007	005	003	004	004	007	007	005	n/a	005
032	11357	002	008	002	011	009	008	009	008	002	004	004	006	n/a	006
032	11362	004	006	007	011	006	007	011	011	004	001	001	006	n/a	006
032	11363	003	003	003	009	006	005	006	007	003	001	001	004	n/a	004
032	11368	006	005	003	001	006	006	001	002	011	011	011	005	n/a	005
032	11369	005	008	006	006	008	008	005	004	009	008	008	007	n/a	007
032	11370	003	004	004	005	007	006	002	005	005	004	004	005	n/a	005
032	11371	006	005	011	001	008	007	001	007	001	002	002	006	n/a	006
032	11372	008	008	008	001	005	005	001	002	005	005	005	006	n/a	006
032	11373	006	003	011	002	007	006	002	004	008	008	008	005	n/a	005
032	11374	008	011	011	010	008	008	011	011	005	008	008	009	n/a	009
032	11375	005	006	003	007	005	005	006	009	004	005	005	005	n/a	005
032	11377	007	004	009	001	005	004	001	001	005	002	002	005	n/a	005
032	11378	008	006	004	004	005	004	005	001	005	002	002	006	n/a	006
032	11379	004	002	001	003	006	005	007	005	005	004	004	004	n/a	004
032	11380	006	003	011	002	007	006	002	004	008	008	008	005	n/a	005
032	11381	004	002	001	003	006	005	007	005	005	004	004	004	n/a	004
032	11385	009	006	004	001	004	004	003	001	009	009	009	006	n/a	006
032	11386	009	006	004	001	004	004	003	001	009	009	009	006	n/a	006
032	11390	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
032	11414	008	008	001	011	007	010	011	011	008	007	007	008	n/a	008
032	11415	004	005	002	002	004	006	005	007	007	006	006	005	n/a	005
032	11416	004	003	010	011	006	006	007	008	011	011	011	005	n/a	005
032	11417	005	003	010	011	006	007	008	011	011	011	011	006	n/a	006
032	11418	006	002	008	008	004	005	004	006	010	009	009	005	n/a	005
032	11421	006	004	007	008	007	007	006	009	006	006	006	006	n/a	006
033	10460	010	011	001	001	010	011	001	001	009	011	011	009	n/a	009
033	10461	010	011	001	005	009	010	011	001	003	007	007	009	n/a	009
033	10462	010	011	002	001	009	009	006	001	009	011	011	009	n/a	009
033	10464	011	011	002	001	008	008	008	001	001	002	002	009	n/a	009
033	10465	008	011	001	001	009	009	007	001	002	006	006	008	n/a	008
033	10466	009	011	002	004	011	011	009	002	010	011	011	009	n/a	009
033	10467	011	011	005	001	010	011	004	001	011	011	011	010	n/a	010
033	10469	007	011	001	007	010	011	008	004	008	010	010	009	n/a	009
033	10472	009	011	001	001	009	010	004	001	011	011	011	008	n/a	008
033	10473	007	008	001	002	010	009	008	001	011	011	011	007	n/a	007
033	10475	007	011	002	001	009	009	008	007	006	007	007	008	n/a	008
033	10499	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
033	10550	011	011	011	011	009	006	011	001	003	003	003	009	n/a	009
033	10803	011	011	004	008	007	007	011	006	001	002	002	009	n/a	009
033	11001	003	004	002	006	002	002	008	001	003	001	001	003	n/a	003
033	11003	003	003	006	009	003	002	008	011	011	009	009	004	n/a	004
033	11004	003	004	005	006	005	005	007	008	004	001	001	005	n/a	005
033	11005	003	009	001	001	002	005	001	005	003	001	001	004	n/a	004
033	11040	002	003	006	004	003	003	003	001	002	001	001	003	n/a	003
033	11042	007	007	011	001	001	001	001	001	003	002	002	004	n/a	004
033	11355	008	006	008	009	008	007	006	004	007	006	006	007	n/a	007
033	11358	007	008	011	010	007	006	006	004	004	006	006	007	n/a	007
033	11359	007	006	010	002	007	005	011	001	001	006	006	006	n/a	006
033	11360	001	007	001	001	007	007	009	004	003	002	002	005	n/a	005
033	11361	004	005	004	006	004	005	005	006	004	006	006	005	n/a	005
033	11364	003	004	007	005	005	005	007	008	002	002	002	005	n/a	005
033	11365	007	006	009	005	007	007	005	010	006	003	003	007	n/a	007
033	11366	007	006	008	010	006	007	005	011	007	004	004	007	n/a	007
033	11367	008	007	002	001	004	006	004	009	005	006	006	006	n/a	006
033	11405	007	006	004	002	005	006	001	007	011	011	011	006	n/a	006
033	11411	001	004	001	011	003	004	009	006	011	008	008	003	n/a	003
033	11412	001	004	001	007	005	005	004	007	011	009	009	004	n/a	004
033	11419	005	002	009	009	005	006	003	010	011	011	011	005	n/a	005
033	11423	005	003	003	004	004	005	005	005	009	011	011	004	n/a	004
033	11424	004	004	001	001	003	006	004	004	006	008	008	004	n/a	004
033	11425	005	005	001	003	004	004	003	007	011	011	011	004	n/a	004
033	11426	003	004	006	004	001	004	009	004	005	001	001	004	n/a	004
033	11427	005	006	007	008	003	004	010	007	005	003	003	005	n/a	005
033	11428	004	003	006	011	004	005	009	009	011	007	007	005	n/a	005
033	11429	002	004	001	005	004	005	004	006	011	007	007	004	n/a	004
033	11431	008	005	007	001	005	007	001	009	006	006	006	006	n/a	006
033	11432	008	005	007	001	005	007	001	009	006	006	006	006	n/a	006
033	11433	007	006	004	002	005	006	001	007	011	011	011	006	n/a	006
033	11435	007	006	007	001	007	008	001	007	011	011	011	007	n/a	007
033	11439	011	009	006	001	006	006	004	011	005	006	006	008	n/a	008
033	11451	007	006	004	002	005	006	001	007	011	011	011	006	n/a	006
034	10460	005	004	003	001	007	007	002	006	006	007	007	005	n/a	005
034	10462	005	004	006	011	005	005	009	004	005	004	004	005	n/a	005
034	10467	009	010	010	006	006	006	007	008	007	007	007	008	n/a	008
035	11694	007	006	002	011	006	007	005	006	006	006	006	006	n/a	006
035	11695	006	004	008	001	005	005	004	006	008	006	006	005	n/a	005
035	11697	005	008	008	008	006	006	009	007	004	006	006	006	n/a	006
036	11413	004	006	006	009	007	007	005	009	009	010	010	006	n/a	006
036	11420	005	002	011	009	006	007	004	011	008	011	011	006	n/a	006
036	11422	004	007	006	011	005	006	007	008	009	006	006	006	n/a	006
036	11430	011	006	011	001	005	005	007	004	001	001	001	007	n/a	007
036	11434	006	004	004	004	006	006	002	009	010	011	011	005	n/a	005
036	11436	004	002	008	007	007	006	004	008	007	009	009	005	n/a	005
036	11484	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006
036	11499	011	006	011	001	005	005	007	004	001	001	001	007	n/a	007
036	11559	011	011	010	001	006	005	007	001	001	002	002	008	n/a	008
036	11690	008	007	004	003	006	006	006	002	002	003	003	006	n/a	006
036	11691	008	007	004	003	006	006	006	002	002	003	003	006	n/a	006
036	11692	005	006	005	001	007	006	006	004	008	006	006	006	n/a	006
036	11693	009	007	008	001	009	008	010	004	008	009	009	008	n/a	008
038	10501	004	006	003	005	007	005	001	005	007	009	009	005	n/a	005
038	10504	003	003	001	001	006	006	001	005	003	007	007	004	n/a	004
038	10505	003	004	003	011	006	004	004	011	008	007	007	004	n/a	004
038	10506	004	005	002	001	007	007	001	003	004	005	005	005	n/a	005
038	10507	005	005	002	001	006	005	004	002	003	005	005	005	n/a	005
038	10509	006	004	008	006	002	002	006	005	009	006	006	004	n/a	004
038	10510	006	004	003	006	006	006	004	009	004	004	004	006	n/a	006
038	10511	011	009	009	011	008	008	011	009	008	006	006	009	n/a	009
038	10512	005	006	011	004	004	002	007	004	011	007	007	005	n/a	005
038	10514	004	005	004	009	006	007	002	005	005	006	006	005	n/a	005
038	10516	007	006	009	001	001	002	005	001	007	007	007	004	n/a	004
038	10517	007	008	011	011	009	007	010	011	009	006	006	008	n/a	008
038	10518	004	006	002	001	004	006	001	001	006	006	006	004	n/a	004
038	10519	005	003	002	001	004	005	004	001	005	007	007	004	n/a	004
038	10520	006	008	007	007	006	006	007	003	006	005	005	006	n/a	006
038	10521	006	008	007	007	006	006	007	003	006	005	005	006	n/a	006
038	10524	008	008	011	007	005	004	007	003	007	008	008	007	n/a	007
038	10526	003	007	001	001	004	006	002	002	007	007	007	004	n/a	004
038	10527	005	005	005	003	007	005	001	003	007	006	006	005	n/a	005
038	10532	004	005	007	007	007	009	007	011	005	005	005	006	n/a	006
038	10535	007	006	011	005	004	005	011	007	007	009	009	006	n/a	006
038	10536	004	005	001	001	005	005	001	001	004	005	005	004	n/a	004
038	10537	004	007	011	011	007	003	010	007	008	008	008	006	n/a	006
038	10540	001	006	002	006	006	006	006	006	004	005	005	004	n/a	004
038	10541	005	005	009	009	008	005	008	007	007	010	010	006	n/a	006
038	10542	005	005	009	009	008	005	008	007	007	010	010	006	n/a	006
038	10545	010	008	009	011	006	008	011	006	005	003	003	008	n/a	008
038	10546	002	007	003	010	004	006	006	005	003	005	005	005	n/a	005
038	10547	007	008	011	011	009	007	010	011	009	006	006	008	n/a	008
038	10548	006	011	011	011	007	007	011	006	009	006	006	008	n/a	008

SECTION 6 - STATE EXCEPTIONS TERRITORY DEFINITIONS - NEW YORK (31)

Territory Code	ZIP Code	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
038	10549	010	005	002	003	008	008	004	004	004	007	007	007	n/a	007
038	10560	005	003	002	001	004	005	004	001	005	007	007	004	n/a	004
038	10562	010	008	009	011	006	008	011	006	005	003	003	008	n/a	008
038	10566	010	011	011	011	007	008	011	011	006	007	007	010	n/a	010
038	10567	008	008	009	011	007	005	008	009	007	007	007	007	n/a	007
038	10570	006	008	006	006	006	008	007	008	009	005	005	007	n/a	007
038	10576	005	008	002	003	005	006	004	001	004	006	006	005	n/a	005
038	10578	004	005	003	003	006	005	002	002	006	005	005	004	n/a	004
038	10579	006	008	011	007	005	004	007	006	007	006	006	006	n/a	006
038	10587	004	008	007	004	007	006	004	010	006	008	008	006	n/a	006
038	10588	007	009	008	009	005	007	006	011	003	007	007	007	n/a	007
038	10589	001	006	002	006	006	006	006	006	004	005	005	004	n/a	004
038	10590	004	007	001	003	005	006	003	003	006	005	005	005	n/a	005
038	10591	011	005	005	006	006	006	005	005	004	005	005	007	n/a	007
038	10594	004	004	003	007	009	008	009	011	006	007	007	006	n/a	006
038	10595	003	004	007	007	006	006	008	011	004	004	004	005	n/a	005
038	10596	010	004	009	011	008	007	011	006	010	008	008	008	n/a	008
038	10597	004	008	002	002	008	007	001	001	002	005	005	006	n/a	006
038	10598	004	008	007	004	007	006	004	010	006	008	008	006	n/a	006
038	10604	010	005	003	005	011	010	010	009	011	011	011	009	n/a	009
038	12524	006	005	011	002	002	002	004	005	009	008	008	004	n/a	004
038	12531	004	005	010	001	003	003	004	001	011	005	005	004	n/a	004
038	12533	002	003	009	002	003	002	004	001	011	006	006	003	n/a	003
038	12563	004	004	010	001	002	001	004	002	009	003	003	003	n/a	003
038	12564	004	002	006	001	002	001	004	001	011	007	007	003	n/a	003
038	12582	001	003	007	001	002	001	004	001	010	006	006	002	n/a	002
039	10901	003	005	004	007	007	007	007	003	006	005	005	005	n/a	005
039	10911	009	009	011	011	001	002	001	004	005	004	004	006	n/a	006
039	10913	005	006	006	007	005	004	008	007	005	005	005	005	n/a	005
039	10920	004	006	009	008	006	006	011	010	004	007	007	006	n/a	006
039	10923	006	007	007	005	005	005	007	003	009	005	005	006	n/a	006
039	10927	010	011	011	002	003	004	007	004	005	009	009	007	n/a	007
039	10931	009	007	011	010	004	004	011	001	006	005	005	007	n/a	007
039	10952	009	008	003	006	008	008	002	003	006	008	008	007	n/a	007
039	10954	007	007	007	008	006	007	007	010	005	007	007	007	n/a	007
039	10956	005	006	006	005	006	006	004	005	006	008	008	006	n/a	006
039	10960	010	005	002	003	004	004	005	005	006	004	004	006	n/a	006
039	10962	005	005	009	001	004	003	002	006	005	004	004	005	n/a	005
039	10964	007	007	009	004	002	004	011	011	007	006	006	006	n/a	006
039	10965	005	004	004	004	006	005	009	003	006	008	008	005	n/a	005
039	10968	004	007	002	002	006	005	005	008	004	005	005	005	n/a	005
039	10970	005	008	008	001	004	006	004	003	009	005	005	006	n/a	006
039	10974	007	006	008	001	004	004	011	001	007	004	004	005	n/a	005
039	10976	006	007	006	001	002	003	005	010	005	004	004	005	n/a	005
039	10977	008	005	005	009	011	011	002	004	009	007	007	008	n/a	008
039	10980	009	008	006	004	002	004	008	001	005	005	005	006	n/a	006
039	10982	003	005	004	007	007	007	007	003	006	005	005	005	n/a	005
039	10983	005	008	011	006	005	004	008	010	005	004	004	006	n/a	006
039	10984	006	010	007	006	007	006	005	004	006	007	007	007	n/a	007
039	10986	007	009	008	004	002	004	008	001	008	006	006	006	n/a	006
039	10987	007	007	006	001	003	003	002	001	008	004	004	005	n/a	005
039	10989	005	004	008	004	005	004	004	007	006	004	004	005	n/a	005
039	10993	008	007	009	001	005	004	005	004	005	005	005	006	n/a	006
039	10994	007	008	010	011	004	005	009	011	005	005	005	007	n/a	007
	All Other	006	006	006	006	006	006	006	006	006	006	006	006	n/a	006

Rate Page Legend

Abbreviation	Description
BLD Fire	Building coverage - Fire peril
BLD Water	Building coverage - Water peril
BLD Wind	Building coverage - Wind peril
BLD Theft	Building coverage - Theft peril
BPP Fire	Business Personal Property coverage - Fire peril
BPP Water	Business Personal Property coverage - Water peril
BPP Wind	Business Personal Property coverage - Wind peril
BPP Theft	Business Personal Property coverage - Theft peril
Liability	Liability coverage (all insured interests)
Liab Lessors	Liability coverage - Lessor insured interest
Liab Owners	Liability coverage - Owner insured interest
Liab Tenants	Liability coverage - Tenant insured interest
BI	Business Income
EPLI	Employment Practices Liability Insurance
EB	Equipment Breakdown

Base Premiums

State	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
New York	305.07	233.18	60.99	21.59	156.82	243.11	42.77	63.27	227.10	51.39	10.15	30.44

Premium Modifications

Account Credit

Account Credit	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950

Age of Building Factor

Building Age	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
0 - 12	0.865	0.865	0.812	0.865	0.729	0.729	n/a	0.729	n/a	0.860	n/a	n/a
13 - 19	0.965	0.965	0.912	0.965	0.828	0.828	n/a	0.828	n/a	0.960	n/a	n/a
20 - 25	0.972	0.972	0.924	0.972	0.846	0.846	n/a	0.846	n/a	0.967	n/a	n/a
26 - 30	0.979	0.979	0.935	0.979	0.862	0.862	n/a	0.862	n/a	0.974	n/a	n/a
31 - 35	1.031	1.031	0.988	1.031	0.917	0.917	n/a	0.917	n/a	1.026	n/a	n/a
36 - 42	1.038	1.038	1.000	1.038	0.936	0.936	n/a	0.936	n/a	1.035	n/a	n/a
43 - 51	1.048	1.048	1.015	1.048	0.960	0.960	n/a	0.960	n/a	1.045	n/a	n/a
52 - 64	1.060	1.060	1.036	1.060	0.993	0.993	n/a	0.993	n/a	1.058	n/a	n/a
65+	1.100	1.100	1.100	1.100	1.100	1.100	n/a	1.100	n/a	1.100	n/a	n/a

Apartment Occupancy Factor

Apply the surcharge to the Building rate if:

- The building contains 25% or more Apartment Occupancy and/or
- The building was built before 1980 and contains any Apartment Occupancy

Apartment Occupancy	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
No	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a	1.000	1.000	n/a	1.000
Yes	1.150	1.150	1.150	1.150	n/a	n/a	n/a	n/a	1.150	1.150	n/a	1.150

Association Credit

Association Credit	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a
Yes	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	n/a

Building Valuation Factor

Building Valuation	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
Actual Cash Value	1.136	1.136	1.136	1.136	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Functional Cost	1.339	1.339	1.339	1.339	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Replacement Cost	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Business Income - Specified Limit Factor

BI Specified Limit	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
$100,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.865	n/a	n/a
$200,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.910	n/a	n/a
$300,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.955	n/a	n/a
$400,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.964	n/a	n/a
$500,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.973	n/a	n/a

Class Group Factors

Property, BI, EB Class Group Factor

Property, BI, EB Class Group	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	BI	EB
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	0.544	0.805	0.972	0.831	1.000	1.000	1.000	0.098	0.781	0.781
3	0.730	0.866	1.415	0.183	0.242	0.302	1.000	0.075	0.598	0.598
4	1.592	0.747	0.819	0.812	0.612	0.373	1.000	0.522	0.878	0.878
5	0.909	0.862	1.237	0.849	1.114	1.151	2.263	0.801	1.042	1.042
6	1.736	0.676	1.107	0.801	1.179	0.436	1.642	0.189	1.016	1.016
7	1.916	1.007	1.160	1.163	2.246	1.421	1.989	1.994	1.619	1.619
8	1.385	1.336	1.232	1.886	1.561	1.527	2.143	1.138	1.446	1.446
9	1.818	0.932	1.194	1.522	1.992	1.557	2.004	2.902	1.631	1.631
10	1.822	1.091	1.120	2.048	2.591	1.795	2.758	1.673	1.766	1.766
11	1.910	1.202	1.353	2.167	2.140	2.967	2.122	3.437	2.092	2.092
12	2.465	1.857	1.000	2.540	1.900	1.905	3.828	1.447	2.056	2.056
13	1.000	0.786	1.000	1.000	1.608	0.795	1.138	2.039	1.060	1.060
14	1.000	0.786	1.000	1.000	1.941	1.439	1.138	3.124	1.306	1.306
15	1.000	1.033	2.338	1.000	2.449	2.351	2.247	2.345	1.695	1.695
16	2.123	2.447	1.000	1.000	3.104	2.334	1.138	3.826	2.348	2.348
17	2.602	0.835	0.926	1.400	2.581	1.278	1.981	0.959	1.718	1.718
18	2.670	0.847	0.926	1.692	3.806	1.717	3.144	0.838	2.047	2.047
19	1.000	0.476	1.000	1.000	1.000	0.687	1.000	4.697	1.032	1.032
20	1.000	0.428	1.000	1.000	1.000	1.127	1.000	6.488	1.217	1.217
21	3.614	1.630	2.788	0.720	3.322	1.819	3.721	0.806	2.522	2.522
22	3.614	1.630	2.788	0.720	3.322	1.819	3.721	0.806	2.522	2.522
23	3.614	1.630	2.788	0.720	3.322	1.819	3.721	0.806	2.522	2.522
24	1.000	1.270	1.875	3.821	4.119	1.323	8.709	6.281	2.251	2.251
25	0.080	1.270	1.875	4.071	1.292	0.752	8.715	3.965	1.360	1.360
26	0.814	0.548	2.628	1.000	1.000	0.462	1.000	1.357	0.848	0.848
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
28	2.670	0.847	3.939	1.692	7.000	1.863	3.144	2.786	2.796	2.796
29	2.670	0.847	3.939	1.692	7.000	1.863	3.144	2.786	2.796	2.796
99	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Liability Class Group Factor

Liab Class Group	Liability
1	1.000
2	0.401
3	1.284
4	1.775
5	2.049
6	2.049
7	3.948
8	5.343
9	4.153
11	0.748
12	1.033
13	1.307
15	2.136
16	2.174
18	1.000
31	4.153
32	4.153
99	1.000

EPLI Class Group Factor

EPLI Class Group	EPLI
1	0.000
2	0.700
3	1.000
4	1.250
5	1.250
6	1.500
7	2.000

Construction Factor

Construction Type	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
Frame	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	n/a
Joisted Masonry	0.640	0.640	0.640	0.640	0.799	0.799	0.799	0.799	n/a	0.711	n/a	n/a
Non-Combustible	0.254	0.254	0.254	0.254	0.666	0.666	0.666	0.666	n/a	0.439	n/a	n/a
Masonry Non-Combustible	0.254	0.254	0.254	0.254	0.666	0.666	0.666	0.666	n/a	0.439	n/a	n/a
Modified Fire-Resistive	0.209	0.209	0.209	0.209	0.599	0.599	0.599	0.599	n/a	0.384	n/a	n/a
Fire-Resistive	0.209	0.209	0.209	0.209	0.599	0.599	0.599	0.599	n/a	0.384	n/a	n/a

Cooking Factor - Other Occupants

Other Occupant Cooking	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
No	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a	n/a	1.000	n/a	n/a
Yes	1.265	1.265	1.265	1.265	n/a	n/a	n/a	n/a	n/a	1.265	n/a	n/a

Deductible Factor - All Perils

Deductible	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
$250	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	n/a	n/a	n/a	1.080
$500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	1.000
$1,000	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a	n/a	0.950
$2,500	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	n/a	n/a	n/a	0.880
$5,000	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	n/a	n/a	n/a	0.840

Deductible Factor - Business Income Time Period

Waiting Period (Hours)	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
Immediate	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.254	n/a	n/a
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.000	n/a	n/a
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.746	n/a	n/a
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.491	n/a	n/a

Deductible Factor - Windstorm or Hail

Combined Limits of Insurance	Deductible Percent	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
Up to $500,000	1%	0.982	0.982	0.982	0.982	0.982	0.982	0.982	0.982	n/a	n/a	n/a	n/a
Up to $500,000	2%	0.976	0.976	0.976	0.976	0.976	0.976	0.976	0.976	n/a	n/a	n/a	n/a
Up to $500,000	3%	0.972	0.972	0.972	0.972	0.972	0.972	0.972	0.972	n/a	n/a	n/a	n/a
Up to $500,000	5%	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	n/a	n/a	n/a	n/a
Up to $500,000	10%	0.964	0.964	0.964	0.964	0.964	0.964	0.964	0.964	n/a	n/a	n/a	n/a
$500,001 to $1,000,000	1%	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	n/a	n/a	n/a	n/a
$500,001 to $1,000,000	2%	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	n/a	n/a	n/a	n/a
$500,001 to $1,000,000	3%	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	n/a	n/a	n/a	n/a
$500,001 to $1,000,000	5%	0.964	0.964	0.964	0.964	0.964	0.964	0.964	0.964	n/a	n/a	n/a	n/a
$500,001 to $1,000,000	10%	0.959	0.959	0.959	0.959	0.959	0.959	0.959	0.959	n/a	n/a	n/a	n/a
$1,000,001 to $2,500,000	1%	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	n/a	n/a	n/a	n/a
$1,000,001 to $2,500,000	2%	0.965	0.965	0.965	0.965	0.965	0.965	0.965	0.965	n/a	n/a	n/a	n/a
$1,000,001 to $2,500,000	3%	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	n/a	n/a	n/a	n/a
$1,000,001 to $2,500,000	5%	0.957	0.957	0.957	0.957	0.957	0.957	0.957	0.957	n/a	n/a	n/a	n/a
$1,000,001 to $2,500,000	10%	0.952	0.952	0.952	0.952	0.952	0.952	0.952	0.952	n/a	n/a	n/a	n/a
$2,500,001 to $5,000,000	1%	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.966	n/a	n/a	n/a	n/a
$2,500,001 to $5,000,000	2%	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	n/a	n/a	n/a	n/a
$2,500,001 to $5,000,000	3%	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956	n/a	n/a	n/a	n/a
$2,500,001 to $5,000,000	5%	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	n/a	n/a	n/a	n/a
$2,500,001 to $5,000,000	10%	0.946	0.946	0.946	0.946	0.946	0.946	0.946	0.946	n/a	n/a	n/a	n/a
Over $5,000,000	1%	0.959	0.959	0.959	0.959	0.959	0.959	0.959	0.959	n/a	n/a	n/a	n/a
Over $5,000,000	2%	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	n/a	n/a	n/a	n/a
Over $5,000,000	3%	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.949	n/a	n/a	n/a	n/a
Over $5,000,000	5%	0.944	0.944	0.944	0.944	0.944	0.944	0.944	0.944	n/a	n/a	n/a	n/a
Over $5,000,000	10%	0.937	0.937	0.937	0.937	0.937	0.937	0.937	0.937	n/a	n/a	n/a	n/a

Employment Practices Liability Claims-Made Multiplier

Years in Claims-Made	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
1	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.740	n/a
2	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.870	n/a
3	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.940	n/a
4	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.960	n/a
5+	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.000	n/a

Employment Practices Liability - Third Party Coverage Factor

EPLI Third Party	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
No	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.000	n/a
Yes	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.250	n/a

Franchise Credit

Franchise Credit	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a
Yes	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	n/a

Insured Interest Factor

Insured Interest	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
Lessor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000
Owner	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	n/a	1.500
Tenant	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000

Liability Limit Factor

Occurance / Aggregate Limit	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
$300,000 / $600,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.595	n/a	n/a	n/a
$500,000 / $1,000,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.770	n/a	n/a	n/a
$1,000,000 / $2,000,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.000	n/a	n/a	n/a
$2,000,000 / $4,000,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.236	n/a	n/a	n/a

Multiple Location Credit

Number of Locations	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a
2+	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	n/a	n/a

Protection Class Factor

Protection Class	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
1	1.000	1.000	1.000	1.000	1.000	0.873	n/a	1.107	n/a	0.979	n/a	n/a
2	1.000	1.000	1.000	1.000	1.000	0.936	n/a	1.092	n/a	0.991	n/a	n/a
3	1.000	1.028	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.006	n/a	n/a
4	1.000	1.028	1.000	0.773	1.100	0.962	n/a	0.763	n/a	0.994	n/a	n/a
5	1.000	1.028	0.943	0.773	1.100	0.945	n/a	0.728	n/a	0.985	n/a	n/a
6	1.133	1.028	0.943	0.773	1.100	0.931	n/a	0.685	n/a	1.016	n/a	n/a
7	1.232	0.921	0.943	0.773	1.250	0.898	n/a	0.685	n/a	1.034	n/a	n/a
8	1.310	0.921	0.943	0.773	1.250	0.809	n/a	0.685	n/a	1.036	n/a	n/a
9	1.310	0.921	0.943	0.773	1.250	0.951	n/a	0.685	n/a	1.067	n/a	n/a
10	1.310	0.921	0.943	0.773	1.250	0.909	n/a	0.551	n/a	1.050	n/a	n/a

Protective Device Factor - Fire & Burglar

Device	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
Central Station Fire and/or Burglar	0.871	n/a	n/a	0.871	0.871	n/a	n/a	0.871	n/a	0.871	n/a	n/a
Direct to Fire and/or Police	0.923	n/a	n/a	0.923	0.923	n/a	n/a	0.923	n/a	0.923	n/a	n/a
Local Fire and/or Burglar	0.949	n/a	n/a	0.949	0.949	n/a	n/a	0.949	n/a	0.949	n/a	n/a

Protective Device Factor - Wind

Wind Protective Device	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
No	n/a	n/a	1.000	n/a	n/a	n/a	n/a	n/a	n/a	1.000	n/a	n/a
Yes	n/a	n/a	0.558	n/a	n/a	n/a	n/a	n/a	n/a	0.558	n/a	n/a

Single Occupancy Factor

Single Occupancy	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	n/a
Yes	0.822	0.822	0.822	0.822	0.822	0.822	0.822	0.822	n/a	0.822	n/a	n/a

Sprinkler Factor

Property Class Group	Sprinkler	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB
1	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
1	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
2	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
2	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
3	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
3	Y	0.627	1.422	0.923	1.062	1.259	2.640	n/a	1.031	n/a	1.375	n/a	n/a
4	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
4	Y	0.627	1.422	0.923	1.062	1.259	1.164	n/a	1.031	n/a	1.057	n/a	n/a
5	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
5	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
6	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
6	Y	0.627	1.422	0.923	1.062	1.259	2.497	n/a	1.031	n/a	1.344	n/a	n/a
7	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
7	Y	0.500	1.108	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.869	n/a	n/a
8	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
8	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
9	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
9	Y	0.500	1.108	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.869	n/a	n/a
10	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
10	Y	0.500	1.108	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.869	n/a	n/a
11	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
11	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
12	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
12	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
13	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
13	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
14	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
14	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
15	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
15	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
16	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
16	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
17	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
17	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
18	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
18	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
19	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
19	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
20	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
20	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
21	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
21	Y	0.500	1.613	0.923	1.062	0.625	1.741	n/a	1.031	n/a	1.098	n/a	n/a
22	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
22	Y	0.500	1.613	0.923	1.062	0.625	1.741	n/a	1.031	n/a	1.098	n/a	n/a
23	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
23	Y	0.500	1.613	0.923	1.062	0.625	1.741	n/a	1.031	n/a	1.098	n/a	n/a
24	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
24	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
25	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
25	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
26	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
26	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
27	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
27	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
28	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
28	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
29	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
29	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a
99	N	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000	n/a	1.000	n/a	n/a
99	Y	0.500	1.226	0.923	1.062	0.625	1.164	n/a	1.031	n/a	0.893	n/a	n/a

Subterritory Factor

Subterritory	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
001	0.825	0.825	0.825	0.825	0.825	0.825	0.825	0.825	0.825	0.825	0.825	0.825	n/a	0.825
002	0.864	0.864	0.864	0.864	0.864	0.864	0.864	0.864	0.864	0.864	0.864	0.864	n/a	0.864
003	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	n/a	0.901
004	0.936	0.936	0.936	0.936	0.936	0.936	0.936	0.936	0.936	0.936	0.936	0.936	n/a	0.936
005	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	n/a	0.969
006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	1.000
007	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	1.029	n/a	1.029
008	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	1.056	n/a	1.056
009	1.081	1.081	1.081	1.081	1.081	1.081	1.081	1.081	1.081	1.081	1.081	1.081	n/a	1.081
010	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.104	n/a	1.104
011	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	1.125	n/a	1.125

Territory Factor

Territory	BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liab Lessors	Liab Owners	Liab Tenants	BI	EPLI	EB
002	1.274	0.992	1.278	0.913	0.606	0.663	0.980	0.462	0.481	0.327	0.327	0.927	n/a	0.927
003	1.244	1.058	0.929	0.993	1.020	1.073	0.966	1.145	0.747	0.893	0.893	1.099	n/a	1.099
004	1.368	1.341	1.623	1.128	0.650	0.786	0.949	0.522	0.448	0.288	0.288	1.083	n/a	1.083
005	1.511	1.277	2.603	0.774	0.895	0.934	0.856	0.369	0.436	0.493	0.493	1.208	n/a	1.208
006	1.205	0.927	1.065	1.089	0.592	0.712	0.588	0.591	0.450	0.369	0.369	0.888	n/a	0.888
007	1.253	1.095	0.956	1.332	1.233	1.309	1.128	1.243	1.371	1.314	1.314	1.210	n/a	1.210
008	1.560	1.091	0.736	1.379	0.658	0.896	1.067	0.715	0.439	0.557	0.557	1.080	n/a	1.080
009	1.111	0.976	0.775	0.823	1.013	1.039	0.877	1.079	0.611	0.744	0.744	1.019	n/a	1.019
011	1.234	1.060	1.089	1.905	1.438	1.517	1.226	1.915	1.456	1.853	1.853	1.331	n/a	1.331
013	1.108	0.904	0.928	0.701	0.738	0.762	0.862	0.446	0.718	0.683	0.683	0.876	n/a	0.876
014	1.003	0.829	0.689	0.862	0.597	0.767	0.978	0.675	0.607	0.517	0.517	0.821	n/a	0.821
015	1.069	1.015	1.673	0.643	0.692	0.747	0.843	0.415	0.525	0.376	0.376	0.915	n/a	0.915
016	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	n/a	1.150
017	1.182	0.975	1.241	0.548	0.772	0.754	0.733	0.341	0.532	0.421	0.421	0.917	n/a	0.917
019	1.193	0.813	1.241	0.617	0.614	0.668	0.924	0.394	0.601	0.378	0.378	0.857	n/a	0.857
021	1.061	0.953	1.132	0.594	0.649	0.666	0.836	0.398	0.553	0.405	0.405	0.845	n/a	0.845
027	1.365	1.066	0.427	1.381	1.660	2.297	0.563	2.468	1.002	1.465	1.465	1.526	n/a	1.526
028	1.547	1.215	0.874	1.133	1.587	1.839	0.817	1.751	1.616	2.607	2.607	1.487	n/a	1.487
029	1.887	1.400	0.863	0.741	1.604	1.886	0.687	1.288	1.553	2.694	2.694	1.590	n/a	1.590
030	1.544	1.098	0.382	0.957	1.610	2.396	0.486	3.099	0.920	1.576	1.576	1.618	n/a	1.618
031	1.737	1.243	0.570	1.347	1.790	2.534	0.553	3.940	0.959	2.154	2.154	1.823	n/a	1.823
032	1.310	0.998	0.968	1.123	1.354	1.528	0.952	1.586	1.530	2.008	2.008	1.279	n/a	1.279
033	1.344	1.038	1.178	1.485	1.392	1.576	1.029	1.831	1.667	1.888	1.888	1.347	n/a	1.347
034	1.719	1.468	0.953	0.764	1.644	1.918	0.877	1.103	1.985	2.978	2.978	1.573	n/a	1.573
035	1.404	1.313	0.899	1.232	1.445	1.687	1.367	1.517	1.741	2.155	2.155	1.426	n/a	1.426
036	1.246	1.094	0.886	1.356	1.209	1.434	1.036	1.677	1.778	1.883	1.883	1.249	n/a	1.249
038	1.040	0.990	0.830	0.665	0.944	0.981	0.792	0.717	0.598	0.604	0.604	0.958	n/a	0.958
039	0.998	0.863	0.932	0.791	1.032	0.987	0.804	0.733	0.730	0.803	0.803	0.942	n/a	0.942

Tier Factor

Tier Points	Tier ID	Tier Factor
-5	280	0.8626
-4	290	0.8885
-3	300	0.9151
-2	310	0.9426
-1	320	0.9709
0	330	1.0000
1	340	1.0300
2	350	1.0609
3	360	1.0927
4	370	1.1255
5	380	1.1593
6	390	1.1941
7	400	1.2299
8	410	1.2668
9	420	1.3048
10	430	1.3439
11	440	1.3842
12	450	1.4258
13	460	1.4685
14	470	1.5126
15	480	1.5580
16	490	1.6047
17	500	1.6528
18	510	1.7024
19	520	1.7535
20+	530	1.8061

Classifications

Business Desciption	Class Code	Class Factors												Class Groups			Segment
		BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB	Property, BI, EB	Liability	EPLI	
Air Conditioning and Heating Supplies	131000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Air Conditioning and Heating Supplies - Wholesale	131002	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	n/a	n/a	n/a	14	15	3	WHLS
Appliance Store - Household Type	131008	1.650	1.000	1.489	1.189	1.602	1.458	1.734	0.627	1.000	n/a	n/a	n/a	9	5	3	RETL
Appliance Store - Household Type - Wholesale	131010	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	14	12	3	WHLS
Auto Parts, Accessories and Supplies	131014	1.000	1.000	1.000	1.000	1.000	0.627	1.000	1.067	1.000	n/a	n/a	n/a	7	3	3	RETL
Auto Parts, Accessories and Supplies - Wholesale	131016	1.100	1.100	1.100	1.100	1.100	0.633	1.100	1.100	1.100	n/a	n/a	n/a	13	11	3	WHLS
Bakery - Limited Cooking	131018	1.050	1.050	1.050	1.050	1.050	1.050	1.050	0.668	1.050	n/a	n/a	n/a	10	9	6	FOOD
Bakery - Limited Cooking - Wholesale	131020	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	15	16	6	FOOD
Bakery - With Cooking	131022	1.050	1.050	1.050	0.525	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	10	9	6	FOOD
Bakery - With Cooking - Wholesale	131024	1.208	1.208	1.208	0.604	1.208	1.208	1.208	1.208	1.208	n/a	n/a	n/a	10	9	6	FOOD
Beauty / Hair Styling Salon or Barber Shop	131026	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	n/a	n/a	n/a	8	7	4	SERV
Beauty or Barber Shop Supplies	131028	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	8	7	3	RETL
Beauty or Barber Shop Supplies - Wholesale	131030	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	14	11	3	WHLS
Beverage - Wholesale - NonAlcoholic & Beer	131032	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	15	16	3	WHLS
Beverage Store - Non Alcoholic & Beer	131034	1.102	0.958	1.299	1.717	1.000	0.625	0.750	1.184	1.000	n/a	n/a	n/a	9	5	3	RETL
Bookbinders, Equipment & Supplies	131036	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	n/a	n/a	n/a	9	7	3	SERV
Books and Magazines	131038	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	7	3	3	RETL
Books and Magazines - Wholesale	131040	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	7	3	3	WHLS
Boutique / Clothing store	131042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.716	1.000	n/a	n/a	n/a	11	3	3	RETL
Bowling Apparel and Accessories	131044	1.000	1.000	1.000	1.000	1.000	0.597	1.000	1.000	1.000	n/a	n/a	n/a	11	6	3	RETL
Bowling Apparel and Accessories - Wholesale	131046	1.000	1.000	1.000	1.000	1.000	0.597	1.000	1.000	1.000	n/a	n/a	n/a	11	6	3	WHLS
Bridal / Formal Wear - Retail	131048	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.716	1.000	n/a	n/a	n/a	11	3	3	RETL
Bridal / Formal Wear - Wholesale	131050	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.716	1.000	n/a	n/a	n/a	11	3	3	WHLS
Building or Premises - mixed occ no Habitational	131066	3.115	3.115	3.115	3.115	0.880	0.880	0.880	0.880	2.832	n/a	n/a	n/a	99	99	2	LSRO
Building or Premises - mixed occ with Habitational	131064	3.796	3.796	3.796	3.796	0.880	0.880	0.880	0.880	3.451	n/a	n/a	n/a	99	99	2	LSRO
Building or Premises - Office less than 25% non-office	131062	1.579	1.579	1.579	1.579	0.880	0.880	0.880	0.880	1.435	n/a	n/a	n/a	99	99	2	LSRO
Building or Premises - Office Only	131060	1.547	1.547	1.547	1.547	0.880	0.880	0.880	0.880	1.406	n/a	n/a	n/a	99	99	2	LSRO
Cafe / Coffee Shop	131108	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	17	31	6	FOOD
Camera and Photographic Equipment	131068	1.000	1.517	1.000	1.000	1.000	2.758	1.000	0.453	1.000	n/a	n/a	n/a	9	3	3	RETL
Camera and Photographic Equipment - Wholesale	131070	1.000	1.517	1.000	1.000	1.000	2.758	1.000	0.453	1.000	n/a	n/a	n/a	9	3	3	WHLS
Candle Shop	131072	1.238	0.750	1.117	0.892	1.202	1.094	1.301	0.470	0.750	n/a	n/a	n/a	9	5	3	RETL
Candle Shop - Wholesale	131074	1.370	0.830	1.236	0.987	1.330	1.210	1.439	0.520	0.830	n/a	n/a	n/a	9	5	3	WHLS
Candy, Nut, & Confectionary - Wholesale	131078	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	15	16	3	WHLS

Business Desciption	Class Code	Class Factors												Class Groups			Segment
		BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB	Property, BI, EB	Liability	EPLI	
Candy, Nut, & Confectionary Stores	131076	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	10	9	3	RETL
Card and Stationery - Wholesale	131082	1.100	1.100	1.100	1.100	1.100	1.100	1.100	0.563	1.100	n/a	n/a	n/a	14	12	3	WHLS
Card and Stationery Store	131080	1.000	1.000	1.000	1.000	0.742	1.000	1.000	0.611	1.000	n/a	n/a	n/a	9	5	3	RETL
Carpet and Floor Covering	131084	0.750	1.071	1.012	1.130	0.750	1.157	0.750	0.487	0.750	n/a	n/a	n/a	9	8	3	RETL
Carpet and Floor Covering - Wholesale	131086	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	14	15	3	WHLS
Ceramic, Pottery, China Shop	131092	1.238	0.750	1.117	0.892	1.202	1.094	1.301	0.470	0.750	n/a	n/a	n/a	9	5	3	RETL
Ceramic, Pottery, China Shop - Wholesale	131094	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.830	n/a	n/a	n/a	14	11	3	WHLS
Cheese Store	131096	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	10	9	3	RETL
Cheese Store - Wholesale	131098	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	15	16	3	WHLS
Clock and Watch Store	131100	1.000	1.575	1.000	1.000	1.000	1.000	1.000	3.046	1.000	n/a	n/a	n/a	7	3	3	RETL
Clock and Watch Store - Wholesale	131102	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	13	11	3	WHLS
Clock, Watch, and Jewelry Repair	131104	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	n/a	n/a	n/a	7	2	3	SERV
Clothing Repair Shops/Tailors	131106	1.090	1.090	1.090	1.090	1.090	1.090	1.090	0.465	1.090	n/a	n/a	n/a	7	2	3	SERV
Coffee, Tea, or Spice	131110	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	10	9	3	RETL
Coffee, Tea, or Spice - Wholesale	131112	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	15	16	3	WHLS
Computer Service or Repair	131114	1.090	1.090	1.090	1.090	1.090	1.708	1.090	3.504	1.090	n/a	n/a	n/a	8	4	3	SERV
Computer Store	131116	1.000	1.264	1.000	1.560	1.000	1.330	1.000	2.647	1.000	n/a	n/a	n/a	9	5	3	RETL
Computer Store - Wholesale	131118	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	n/a	n/a	n/a	14	12	3	WHLS
Concessionaire - Limited Cooking	131120	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	17	31	6	FOOD
Concessionaire - With Cooking	131122	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	18	32	6	FOOD
Copying and Duplicating Service	131124	1.090	1.090	1.090	1.090	0.488	1.090	1.090	0.606	1.090	n/a	n/a	n/a	8	4	3	SERV
Cosmetics - Wholesale	131128	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	13	13	3	WHLS
Cosmetics / Bath & Body Store	131126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	3	3	RETL
Dairy Products - Wholesale	131130	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	n/a	n/a	n/a	15	16	3	WHLS
Dairy Products Store	131132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	10	9	3	RETL
Dance Clothing and Supplies	131134	1.000	1.000	1.000	1.000	1.000	0.597	1.000	1.000	1.000	n/a	n/a	n/a	11	6	3	RETL
Day Spa	131136	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	n/a	n/a	n/a	8	7	4	SERV
Deli/Sandwich Shop - Limited Cooking	131138	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	17	31	6	FOOD
Deli/Sandwich Shop - With Cooking	131140	1.103	1.103	1.103	2.069	1.103	1.103	1.103	1.103	1.103	n/a	n/a	n/a	18	32	6	FOOD
Dental Laboratory	131142	1.090	1.090	1.090	1.090	1.090	0.471	1.090	0.288	1.090	n/a	n/a	n/a	8	4	3	SERV
Dental Laboratory - Wholesale	131144	1.100	1.100	1.100	1.100	1.100	0.475	1.100	0.290	1.100	n/a	n/a	n/a	8	4	3	WHLS
Diagnostic Testing Laboratory	131146	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	n/a	n/a	n/a	1	1	3	SERV
Door, Window or Assembled Millwork Dealer	131148	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Door, Window or Assembled Millwork Dealer - Wholesale	131150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	n/a	n/a	n/a	9	8	3	WHLS
Electrical and Lighting Store - Wholesale	131156	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	9	8	3	WHLS

Business Desciption	Class Code	Class Factors												Class Groups			Segment
		BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB	Property, BI, EB	Liability	EPLI	
Electrical Equipment & Trade Supplies	131160	1.000	1.264	1.000	1.560	1.000	1.330	1.000	2.647	1.000	n/a	n/a	n/a	9	5	3	RETL
Electrical Equipment & Trade Supplies - Wholesale	131162	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	n/a	n/a	n/a	14	12	3	WHLS
Electronic Repair	131166	1.090	1.090	1.090	1.090	1.090	1.708	1.090	3.504	1.090	n/a	n/a	n/a	8	4	3	SERV
Engraving / Trophy Store	131168	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	n/a	n/a	n/a	5	2	3	SERV
Fabric and Yarn	131170	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.233	1.000	n/a	n/a	n/a	11	3	3	RETL
Fabric and Yarn - Wholesale	131172	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	16	11	3	WHLS
Fence Dealer	131174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Fence Dealer - Wholesale	131176	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	n/a	n/a	n/a	9	8	3	WHLS
Florist	131180	0.800	0.800	1.355	0.460	0.800	0.800	0.800	0.800	0.800	n/a	n/a	n/a	10	9	3	RETL
Formal Wear & Costumes Rented to Others	131182	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	16	11	3	RETL
Fruit, Vegetable, and Produce	131184	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	10	9	3	RETL
Fruit, Vegetable, and Produce - Wholesale	131186	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	15	16	3	WHLS
Funeral Home	131188	0.818	0.818	0.818	0.818	0.818	0.537	0.818	0.818	0.818	n/a	n/a	n/a	5	7	3	SERV
Furniture Store	131190	1.000	1.347	1.405	1.950	1.000	1.313	1.484	0.416	1.000	n/a	n/a	n/a	9	3	3	RETL
Gift, Souvenir, or Novelty Store	131192	1.000	1.253	1.000	1.412	1.000	1.158	1.426	0.633	1.000	n/a	n/a	n/a	9	5	3	RETL
Gift, Souvenir, or Novelty Store - Wholesale	131194	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	13	13	3	WHLS
Glass or Mirror Store	131196	1.238	0.750	1.117	0.892	1.202	1.094	1.301	0.470	0.750	n/a	n/a	n/a	9	5	3	RETL
Glass or Mirror Store - Wholesale	131200	1.370	0.830	1.236	0.987	1.330	1.210	1.439	0.520	0.830	n/a	n/a	n/a	9	5	3	WHLS
Golf or Tennis Equipment and Supplies	131202	1.000	1.000	1.000	1.000	1.000	0.597	1.000	1.000	1.000	n/a	n/a	n/a	11	6	3	RETL
Golf or Tennis Equipment and Supplies - Wholesale	131204	1.100	1.100	1.100	1.100	1.100	0.657	1.100	1.100	1.100	n/a	n/a	n/a	11	6	3	WHLS
Gourmet and Specialty Foods	131206	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	10	9	3	RETL
Grocery - Wholesale	131208	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	n/a	n/a	n/a	15	16	3	WHLS
Hardware - Wholesale	131210	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	n/a	n/a	n/a	13	12	3	WHLS
Hardware Store	131212	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	7	5	3	RETL
Hobby, Craft or Artists' Supply	131214	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.777	1.000	n/a	n/a	n/a	9	3	3	RETL
Hobby, Craft or Artists' Supply – Wholesale	131216	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	14	11	3	WHLS
Home Decor & Furnishings - Wholesale	131218	1.370	0.830	1.236	0.987	1.330	1.210	1.439	0.520	0.830	n/a	n/a	n/a	9	5	3	WHLS
Home Decor & Furnishings Store	131220	1.238	0.750	1.117	0.892	1.202	1.094	1.301	0.470	0.750	n/a	n/a	n/a	9	5	3	RETL
Household Appliances and Accessories – Service or repair	131006	1.526	0.645	1.090	0.669	1.267	0.649	1.090	1.492	1.090	n/a	n/a	n/a	8	4	3	SERV
Ice Cream and Yogurt Store	131224	0.893	0.893	0.893	1.671	0.893	0.893	0.893	0.893	0.893	n/a	n/a	n/a	17	31	6	FOOD
Ice Dealer	131226	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	1.200	n/a	n/a	n/a	15	16	3	WHLS
Janitorial Supplies	131228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Janitorial Supplies - Wholesale	131230	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	n/a	n/a	n/a	14	15	3	WHLS
Kennel - Breeding, Boarding or Sales	131232	1.090	1.090	1.090	1.090	1.090	1.090	1.964	1.090	1.090	n/a	n/a	n/a	7	5	3	SERV
Kitchen Accessories	131234	1.238	0.750	1.117	0.892	1.202	1.094	1.301	0.470	0.750	n/a	n/a	n/a	9	5	3	RETL

Business Desciption	Class Code	Class Factors												Class Groups			Segment
		BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB	Property, BI, EB	Liability	EPLI	
Kitchen Accessories - Wholesale	131236	1.370	0.830	1.236	0.987	1.330	1.210	1.439	0.520	0.830	n/a	n/a	n/a	9	5	3	WHLS
Lamps and Lighting Store	131154	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Laundry and Dry Cleaning - Receiving Station Only	131240	2.261	1.090	1.090	1.649	1.289	0.748	1.090	1.090	1.090	n/a	n/a	n/a	7	4	3	SERV
Leather Goods	131242	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	11	3	3	RETL
Leather Goods - Wholesale	131244	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	11	3	3	WHLS
Liquor - Wholesale	131246	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	15	16	3	WHLS
Liquor Store	131248	1.102	0.958	1.299	1.717	1.000	0.625	0.750	1.184	1.000	n/a	n/a	n/a	9	5	3	RETL
Luggage Store	131250	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Luggage Store - Wholesale	131252	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	9	8	3	WHLS
Mail Box, Shipping, or Packaging Store	131254	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	n/a	n/a	n/a	8	4	3	SERV
Mailing or Addressing Company	131256	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	n/a	n/a	n/a	8	4	3	SERV
Maternity Shop	131258	1.000	1.000	1.000	1.000	1.000	1.188	1.000	1.000	1.000	n/a	n/a	n/a	11	3	3	RETL
Meat, Fish, Poultry, or Seafood	131260	0.900	0.900	0.900	0.900	1.301	0.900	0.900	0.900	0.900	n/a	n/a	n/a	10	9	3	RETL
Meat, Fish, Poultry, or Seafood - Wholesale	131262	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	15	16	3	WHLS
Music Store	131264	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	3	3	RETL
Music Store - Wholesale	131266	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	9	3	3	WHLS
Musical Instrument Store	131268	1.000	1.000	1.543	2.169	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	3	3	RETL
Musical Instrument Store - Wholesale	131270	1.100	1.100	1.697	2.386	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	9	3	3	WHLS
Nail Salon	131272	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	1.199	n/a	n/a	n/a	8	7	4	SERV
Newsstands	131274	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	7	5	3	RETL
Office Machines and Equipment	131276	0.270	1.481	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	3	3	RETL
Office Machines and Equipment - Wholesale	131278	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	14	11	3	WHLS
Office Supplies	131282	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	3	3	RETL
Office Supplies - Wholesale	131284	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	9	3	3	WHLS
Office: Accountant	131286	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	n/a	n/a	n/a	1	1	5	OFFC
Office: Actuary	131288	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Advertising Agency	131290	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	n/a	n/a	n/a	1	1	5	OFFC
Office: Answering Service	131292	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Appraisal and Inspection Service	131294	1.219	1.219	1.219	1.219	1.219	1.219	1.219	1.219	1.219	n/a	n/a	n/a	2	18	5	OFFC
Office: Architect or Engineer	131322	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	n/a	n/a	n/a	1	1	5	OFFC
Office: Audio Consultant	131296	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Auditor	131298	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Bookkeeping Service	131300	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	n/a	n/a	n/a	1	1	5	OFFC
Office: Chiropractor	131304	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	7	OFFC
Office: Claims Adjuster	131306	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC

Business Desciption	Class Code	Class Factors												Class Groups			Segment
		BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB	Property, BI, EB	Liability	EPLI	
Office: Computer Consulting	131308	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	n/a	n/a	n/a	1	1	5	OFFC
Office: Court Reporter	131310	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Credit and Debt Counseling Service	131312	1.590	1.590	1.590	1.590	1.590	1.590	1.590	1.590	1.590	n/a	n/a	n/a	1	1	5	OFFC
Office: Dentist	131314	0.795	0.795	0.795	0.795	0.795	0.795	0.795	0.795	0.795	n/a	n/a	n/a	1	1	7	OFFC
Office: Draftsmen	131318	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Employment Agency	131320	1.325	1.325	1.325	1.325	1.325	1.325	1.325	1.325	1.325	n/a	n/a	n/a	1	1	5	OFFC
Office: Escrow Agency	131324	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Estate/Financial Planning	131326	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Graphic Design and Commercial Artist	131332	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	n/a	n/a	n/a	1	1	5	OFFC
Office: Hearing Aid Service	131336	1.325	1.325	1.325	1.325	1.325	1.325	1.325	0.689	1.325	n/a	n/a	n/a	7	6	7	OFFC
Office: Insurance Agent	131338	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	n/a	n/a	n/a	2	18	5	OFFC
Office: Lawyers Office	131342	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	n/a	n/a	n/a	1	1	1	OFFC
Office: Market Research Firm	131344	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	n/a	n/a	n/a	1	1	5	OFFC
Office: Medical Billing Service	131346	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	1.113	n/a	n/a	n/a	1	1	5	OFFC
Office: Medical NOC	131348	1.325	1.325	1.325	1.325	1.325	1.325	1.325	1.325	1.325	n/a	n/a	n/a	1	1	7	OFFC
Office: Mortgage Broker	131350	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: NOC	131354	1.325	1.325	1.325	1.325	1.325	1.325	1.325	1.325	1.325	n/a	n/a	n/a	1	1	5	OFFC
Office: Notary Public	131356	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Optometrist	131365	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	7	OFFC
Office: Physician / Surgeon	131600	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	7	OFFC
Office: Psychologist	131376	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	7	OFFC
Office: Real Estate Agent	131380	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Speech Therapist	131382	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Stockbroker	131384	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Tax Preparation Service	131388	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Ticket Agency	131390	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	n/a	n/a	n/a	1	1	5	OFFC
Office: Title Agent	131392	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Translator	131394	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Travel Agent	131396	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	1.166	n/a	n/a	n/a	1	1	5	OFFC
Office: Website Designer	131400	1.219	1.219	1.219	1.219	1.219	1.219	1.219	1.219	1.219	n/a	n/a	n/a	1	1	5	OFFC
Office: Word Processing Service	131402	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	5	OFFC
Office: Optician	131364	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	7	OFFC
Office: Podiatrist	131372	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	n/a	n/a	n/a	1	1	7	OFFC
Optical Goods	131404	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	n/a	n/a	n/a	7	5	3	SERV
Optical Goods - Wholesale	131406	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	13	12	3	WHLS

Business Desciption	Class Code	Class Factors												Class Groups			Segment
		BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB	Property, BI, EB	Liability	EPLI	
Paint, Wallpaper or Wallcovering	131408	0.500	1.000	1.000	1.000	1.000	0.589	1.000	0.317	1.000	n/a	n/a	n/a	9	5	3	RETL
Paint, Wallpaper or Wallcovering - Wholesale	131410	0.575	1.150	1.150	1.150	1.150	0.677	1.150	0.365	1.150	n/a	n/a	n/a	9	5	3	WHLS
Paper, Paper Products, and Party Supplies	131414	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Paper, Paper Products, and Party Supplies - Wholesale	131416	1.100	1.100	1.100	1.100	1.100	1.100	1.100	0.563	1.100	n/a	n/a	n/a	14	12	3	WHLS
Pet Day Care	131418	0.981	0.981	0.981	0.981	0.981	0.981	1.768	0.981	0.981	n/a	n/a	n/a	7	5	3	SERV
Pet Grooming	131420	0.981	0.981	0.981	0.981	0.981	0.981	1.768	0.981	0.981	n/a	n/a	n/a	7	5	3	SERV
Pet Store	131422	1.100	1.100	1.100	1.100	1.100	1.100	1.982	1.100	1.100	n/a	n/a	n/a	7	5	3	RETL
Pet Supplies	131424	1.000	1.000	1.000	1.000	1.000	1.000	1.802	1.000	1.000	n/a	n/a	n/a	7	5	3	RETL
Pet Supplies - Wholesale	131426	1.100	1.100	1.100	1.100	1.100	1.100	1.982	1.100	1.100	n/a	n/a	n/a	7	5	3	WHLS
Pet Training	131428	1.090	1.090	1.090	1.090	1.090	1.090	1.964	1.090	1.090	n/a	n/a	n/a	7	5	3	SERV
Photo Finishing	131430	1.090	1.090	1.090	1.090	0.488	1.090	1.090	0.606	1.090	n/a	n/a	n/a	8	4	3	SERV
Photographer/Videographer	131432	1.090	1.090	1.090	1.090	1.090	1.887	1.090	2.388	1.090	n/a	n/a	n/a	8	2	3	SERV
Pictures or Frames - Wholesale	131436	1.815	1.100	1.638	1.308	1.762	1.604	1.907	0.690	1.100	n/a	n/a	n/a	9	5	3	WHLS
Pictures, Frames & Framing Service	131434	1.238	0.750	1.117	0.892	1.202	1.094	1.301	0.470	0.750	n/a	n/a	n/a	9	5	3	RETL
Pizza Shop - Ovens Only	131438	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	17	31	6	FOOD
Pizza Shop - With Cooking - No Seating	131440	1.512	1.050	1.050	1.706	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	18	32	6	FOOD
Pizza Shop - With Cooking - With Seating	131442	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.155	1.155	n/a	n/a	n/a	18	32	6	FOOD
Plant and Greenery Services	131444	0.981	0.981	1.662	0.565	0.981	0.981	0.981	0.981	0.981	n/a	n/a	n/a	10	9	3	SERV
Plumbing Supplies and Fixtures	131446	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Plumbing Supplies and Fixtures - Wholesale	131448	1.100	1.100	1.100	1.100	1.100	0.564	1.100	1.100	1.100	n/a	n/a	n/a	14	15	3	WHLS
Printing	131452	1.965	0.903	0.894	1.199	1.555	1.069	1.352	1.291	1.199	n/a	n/a	n/a	8	2	3	SERV
Printing Supplies	131454	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Printing Supplies - Wholesale	131456	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	9	8	3	WHLS
Refreshment Stand/Juice Bar	131458	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	n/a	n/a	n/a	17	31	6	FOOD
Refrigeration Equipment	131460	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Refrigeration Equipment - Wholesale	131462	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	1.150	n/a	n/a	n/a	14	15	3	WHLS
Religious Supplies	131466	1.000	1.253	1.000	1.412	1.000	1.158	1.426	0.633	1.000	n/a	n/a	n/a	9	5	3	RETL
Religious Supplies - Wholesale	131468	1.100	1.378	1.100	1.553	1.100	1.274	1.569	0.696	1.100	n/a	n/a	n/a	9	5	3	WHLS
Restaurant and Bar Supplies	131470	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Restaurant and Bar Supplies - Wholesale	131472	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	WHLS
Screen Printing	131474	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	n/a	n/a	n/a	9	8	3	SERV
Screen Printing - Wholesale	131476	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	9	8	3	WHLS
Sewing Machines and Accessories	131478	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	7	3	3	RETL
Sewing Machines and Accessories - Wholesale	131480	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	7	3	3	WHLS
Shoe Store	131482	1.000	1.000	1.000	1.000	1.000	0.779	1.000	0.725	1.000	n/a	n/a	n/a	11	3	3	RETL

Business Desciption	Class Code	Class Factors												Class Groups			Segment
		BLD Fire	BLD Water	BLD Wind	BLD Theft	BPP Fire	BPP Water	BPP Wind	BPP Theft	Liability	BI	EPLI	EB	Property, BI, EB	Liability	EPLI	
Shoe Store - Wholesale	131484	1.100	1.100	1.100	1.100	1.100	0.857	1.100	0.798	1.100	n/a	n/a	n/a	11	3	3	WHLS
Sunglasses	131510	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	8	3	RETL
Sunglasses - Wholesale	131512	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	9	8	3	WHLS
Tailoring or Dressmaking Service	131514	1.090	1.090	1.090	1.090	1.090	1.090	1.090	0.465	1.090	n/a	n/a	n/a	7	2	3	SERV
Taxidermist	131516	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	n/a	n/a	n/a	8	2	3	SERV
Toy Store	131518	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	7	6	3	RETL
Toy Store - Wholesale	131520	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	n/a	n/a	n/a	13	13	3	WHLS
Uniform Store	131522	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	16	11	3	RETL
Veterinarian or Veterinary Hospital	131524	1.145	1.145	1.145	1.145	1.145	1.145	1.145	1.145	1.145	n/a	n/a	n/a	1	1	7	SERV
Video and DVD	131526	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	9	3	3	RETL
Video and DVD - Wholesale	131528	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.250	n/a	n/a	n/a	9	3	3	WHLS
Water Softening & Conditioning - Equipment, Service & Supplies	131530	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	1.090	n/a	n/a	n/a	1	1	3	SERV
Wigs and Hairpieces	131532	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	11	3	3	RETL
Wigs and Hairpieces - Wholesale	131534	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	n/a	n/a	n/a	11	3	3	WHLS
Window Treatments, Blinds & Draperies	131536	1.568	0.950	1.415	1.130	1.522	1.385	1.647	0.596	0.950	n/a	n/a	n/a	9	5	3	RETL
Window Treatments, Blinds & Draperies - Wholesale	131538	1.370	0.830	1.236	0.987	1.330	1.210	1.439	0.520	0.830	n/a	n/a	n/a	9	5	3	WHLS

Amount of Insurance Factor: Building - Fire

Building Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.039	0.039	0.035	0.035	0.039	0.035	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039
10,000	0.072	0.072	0.066	0.066	0.072	0.066	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072
15,000	0.103	0.103	0.096	0.096	0.103	0.096	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103
20,000	0.132	0.132	0.124	0.124	0.132	0.124	0.132	0.132	0.132	0.132	0.132	0.132	0.132	0.132	0.132
25,000	0.161	0.161	0.152	0.152	0.161	0.152	0.161	0.161	0.161	0.161	0.161	0.161	0.161	0.161	0.161
30,000	0.189	0.189	0.179	0.179	0.189	0.179	0.189	0.189	0.189	0.189	0.189	0.189	0.189	0.189	0.189
35,000	0.216	0.216	0.206	0.206	0.216	0.206	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216
40,000	0.243	0.243	0.233	0.233	0.243	0.233	0.243	0.243	0.243	0.243	0.243	0.243	0.243	0.243	0.243
45,000	0.270	0.270	0.259	0.259	0.270	0.259	0.270	0.270	0.270	0.270	0.270	0.270	0.270	0.270	0.270
50,000	0.296	0.296	0.285	0.285	0.296	0.285	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296
55,000	0.322	0.322	0.310	0.310	0.322	0.310	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322
60,000	0.347	0.347	0.336	0.336	0.347	0.336	0.347	0.347	0.347	0.347	0.347	0.347	0.347	0.347	0.347
65,000	0.372	0.372	0.361	0.361	0.372	0.361	0.372	0.372	0.372	0.372	0.372	0.372	0.372	0.372	0.372
70,000	0.398	0.398	0.386	0.386	0.398	0.386	0.398	0.398	0.398	0.398	0.398	0.398	0.398	0.398	0.398
75,000	0.422	0.422	0.411	0.411	0.422	0.411	0.422	0.422	0.422	0.422	0.422	0.422	0.422	0.422	0.422
80,000	0.447	0.447	0.436	0.436	0.447	0.436	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447
85,000	0.471	0.471	0.461	0.461	0.471	0.461	0.471	0.471	0.471	0.471	0.471	0.471	0.471	0.471	0.471
90,000	0.496	0.496	0.485	0.485	0.496	0.485	0.496	0.496	0.496	0.496	0.496	0.496	0.496	0.496	0.496
95,000	0.520	0.520	0.510	0.510	0.520	0.510	0.520	0.520	0.520	0.520	0.520	0.520	0.520	0.520	0.520
100,000	0.544	0.544	0.534	0.534	0.544	0.534	0.544	0.544	0.544	0.544	0.544	0.544	0.544	0.544	0.544
110,000	0.591	0.591	0.582	0.582	0.591	0.582	0.591	0.591	0.591	0.591	0.591	0.591	0.591	0.591	0.591
120,000	0.638	0.638	0.629	0.629	0.638	0.629	0.638	0.638	0.638	0.638	0.638	0.638	0.638	0.638	0.638
130,000	0.685	0.685	0.677	0.677	0.685	0.677	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685
140,000	0.731	0.731	0.724	0.724	0.731	0.724	0.731	0.731	0.731	0.731	0.731	0.731	0.731	0.731	0.731
150,000	0.777	0.777	0.770	0.770	0.777	0.770	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777
160,000	0.822	0.822	0.817	0.817	0.822	0.817	0.822	0.822	0.822	0.822	0.822	0.822	0.822	0.822	0.822
170,000	0.867	0.867	0.863	0.863	0.867	0.863	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867
180,000	0.912	0.912	0.909	0.909	0.912	0.909	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912
190,000	0.956	0.956	0.955	0.955	0.956	0.955	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.049	1.049	1.050	1.050	1.049	1.050	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049
220,000	1.098	1.098	1.101	1.101	1.098	1.101	1.098	1.098	1.098	1.098	1.098	1.098	1.098	1.098	1.098
230,000	1.147	1.147	1.152	1.152	1.147	1.152	1.147	1.147	1.147	1.147	1.147	1.147	1.147	1.147	1.147
240,000	1.197	1.197	1.203	1.203	1.197	1.203	1.197	1.197	1.197	1.197	1.197	1.197	1.197	1.197	1.197
250,000	1.248	1.248	1.254	1.254	1.248	1.254	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248
260,000	1.296	1.296	1.307	1.307	1.296	1.307	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296
270,000	1.347	1.347	1.358	1.358	1.347	1.358	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347
280,000	1.398	1.398	1.411	1.411	1.398	1.411	1.398	1.398	1.398	1.398	1.398	1.398	1.398	1.398	1.398
290,000	1.449	1.449	1.464	1.464	1.449	1.464	1.449	1.449	1.449	1.449	1.449	1.449	1.449	1.449	1.449
300,000	1.499	1.499	1.517	1.517	1.499	1.517	1.499	1.499	1.499	1.499	1.499	1.499	1.499	1.499	1.499
310,000	1.550	1.550	1.570	1.570	1.550	1.570	1.550	1.550	1.550	1.550	1.550	1.550	1.550	1.550	1.550
320,000	1.601	1.601	1.623	1.623	1.601	1.623	1.601	1.601	1.601	1.601	1.601	1.601	1.601	1.601	1.601
330,000	1.654	1.654	1.676	1.676	1.654	1.676	1.654	1.654	1.654	1.654	1.654	1.654	1.654	1.654	1.654
340,000	1.706	1.706	1.730	1.730	1.706	1.730	1.706	1.706	1.706	1.706	1.706	1.706	1.706	1.706	1.706
350,000	1.757	1.757	1.785	1.785	1.757	1.785	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757
360,000	1.810	1.810	1.839	1.839	1.810	1.839	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810
370,000	1.863	1.863	1.895	1.895	1.863	1.895	1.863	1.863	1.863	1.863	1.863	1.863	1.863	1.863	1.863
380,000	1.916	1.916	1.949	1.949	1.916	1.949	1.916	1.916	1.916	1.916	1.916	1.916	1.916	1.916	1.916
390,000	1.969	1.969	2.005	2.005	1.969	2.005	1.969	1.969	1.969	1.969	1.969	1.969	1.969	1.969	1.969
400,000	2.024	2.024	2.061	2.061	2.024	2.061	2.024	2.024	2.024	2.024	2.024	2.024	2.024	2.024	2.024
425,000	2.141	2.141	2.186	2.186	2.141	2.186	2.141	2.141	2.141	2.141	2.141	2.141	2.141	2.141	2.141
450,000	2.263	2.263	2.313	2.313	2.263	2.313	2.263	2.263	2.263	2.263	2.263	2.263	2.263	2.263	2.263
475,000	2.383	2.383	2.442	2.442	2.383	2.442	2.383	2.383	2.383	2.383	2.383	2.383	2.383	2.383	2.383
500,000	2.506	2.506	2.568	2.568	2.506	2.568	2.506	2.506	2.506	2.506	2.506	2.506	2.506	2.506	2.506
525,000	2.628	2.628	2.696	2.696	2.628	2.696	2.628	2.628	2.628	2.628	2.628	2.628	2.628	2.628	2.628
550,000	2.747	2.747	2.825	2.825	2.747	2.825	2.747	2.747	2.747	2.747	2.747	2.747	2.747	2.747	2.747
575,000	2.872	2.872	2.953	2.953	2.872	2.953	2.872	2.872	2.872	2.872	2.872	2.872	2.872	2.872	2.872
600,000	2.993	2.993	3.085	3.085	2.993	3.085	2.993	2.993	2.993	2.993	2.993	2.993	2.993	2.993	2.993

Amount of Insurance Factor: Building - Fire

Building Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	3.117	3.117	3.213	3.213	3.117	3.213	3.117	3.117	3.117	3.117	3.117	3.117	3.117	3.117	3.117
650,000	3.240	3.240	3.345	3.345	3.240	3.345	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240
675,000	3.350	3.350	3.462	3.462	3.350	3.462	3.350	3.350	3.350	3.350	3.350	3.350	3.350	3.350	3.350
700,000	3.457	3.457	3.578	3.578	3.457	3.578	3.457	3.457	3.457	3.457	3.457	3.457	3.457	3.457	3.457
725,000	3.564	3.564	3.694	3.694	3.564	3.694	3.564	3.564	3.564	3.564	3.564	3.564	3.564	3.564	3.564
750,000	3.674	3.674	3.808	3.808	3.674	3.808	3.674	3.674	3.674	3.674	3.674	3.674	3.674	3.674	3.674
775,000	3.783	3.783	3.922	3.922	3.783	3.922	3.783	3.783	3.783	3.783	3.783	3.783	3.783	3.783	3.783
800,000	3.887	3.887	4.039	4.039	3.887	4.039	3.887	3.887	3.887	3.887	3.887	3.887	3.887	3.887	3.887
825,000	3.994	3.994	4.151	4.151	3.994	4.151	3.994	3.994	3.994	3.994	3.994	3.994	3.994	3.994	3.994
850,000	4.101	4.101	4.267	4.267	4.101	4.267	4.101	4.101	4.101	4.101	4.101	4.101	4.101	4.101	4.101
875,000	4.206	4.206	4.377	4.377	4.206	4.377	4.206	4.206	4.206	4.206	4.206	4.206	4.206	4.206	4.206
900,000	4.311	4.311	4.492	4.492	4.311	4.492	4.311	4.311	4.311	4.311	4.311	4.311	4.311	4.311	4.311
925,000	4.415	4.415	4.606	4.606	4.415	4.606	4.415	4.415	4.415	4.415	4.415	4.415	4.415	4.415	4.415
950,000	4.523	4.523	4.714	4.714	4.523	4.714	4.523	4.523	4.523	4.523	4.523	4.523	4.523	4.523	4.523
975,000	4.625	4.625	4.827	4.827	4.625	4.827	4.625	4.625	4.625	4.625	4.625	4.625	4.625	4.625	4.625
1,000,000	4.732	4.732	4.939	4.939	4.732	4.939	4.732	4.732	4.732	4.732	4.732	4.732	4.732	4.732	4.732
1,100,000	5.142	5.142	5.389	5.389	5.142	5.389	5.142	5.142	5.142	5.142	5.142	5.142	5.142	5.142	5.142
1,200,000	5.555	5.555	5.831	5.831	5.555	5.831	5.555	5.555	5.555	5.555	5.555	5.555	5.555	5.555	5.555
1,300,000	5.763	5.763	6.062	6.062	5.763	6.062	5.763	5.763	5.763	5.763	5.763	5.763	5.763	5.763	5.763
1,400,000	5.941	5.941	6.263	6.263	5.941	6.263	5.941	5.941	5.941	5.941	5.941	5.941	5.941	5.941	5.941
1,500,000	6.115	6.115	6.460	6.460	6.115	6.460	6.115	6.115	6.115	6.115	6.115	6.115	6.115	6.115	6.115
1,600,000	6.284	6.284	6.642	6.642	6.284	6.642	6.284	6.284	6.284	6.284	6.284	6.284	6.284	6.284	6.284
1,700,000	6.442	6.442	6.823	6.823	6.442	6.823	6.442	6.442	6.442	6.442	6.442	6.442	6.442	6.442	6.442
1,800,000	6.593	6.593	6.997	6.997	6.593	6.997	6.593	6.593	6.593	6.593	6.593	6.593	6.593	6.593	6.593
1,900,000	6.872	6.872	7.309	7.309	6.872	7.309	6.872	6.872	6.872	6.872	6.872	6.872	6.872	6.872	6.872
2,000,000	7.165	7.165	7.625	7.625	7.165	7.625	7.165	7.165	7.165	7.165	7.165	7.165	7.165	7.165	7.165
2,100,000	7.450	7.450	7.933	7.933	7.450	7.933	7.450	7.450	7.450	7.450	7.450	7.450	7.450	7.450	7.450
2,200,000	7.729	7.729	8.248	8.248	7.729	8.248	7.729	7.729	7.729	7.729	7.729	7.729	7.729	7.729	7.729
2,300,000	8.014	8.014	8.557	8.557	8.014	8.557	8.014	8.014	8.014	8.014	8.014	8.014	8.014	8.014	8.014
2,400,000	8.294	8.294	8.860	8.860	8.294	8.860	8.294	8.294	8.294	8.294	8.294	8.294	8.294	8.294	8.294
2,500,000	8.568	8.568	9.171	9.171	8.568	9.171	8.568	8.568	8.568	8.568	8.568	8.568	8.568	8.568	8.568
2,600,000	8.835	8.835	9.478	9.478	8.835	9.478	8.835	8.835	8.835	8.835	8.835	8.835	8.835	8.835	8.835
2,700,000	9.113	9.113	9.765	9.765	9.113	9.765	9.113	9.113	9.113	9.113	9.113	9.113	9.113	9.113	9.113
2,800,000	9.370	9.370	10.079	10.079	9.370	10.079	9.370	9.370	9.370	9.370	9.370	9.370	9.370	9.370	9.370
2,900,000	9.638	9.638	10.372	10.372	9.638	10.372	9.638	9.638	9.638	9.638	9.638	9.638	9.638	9.638	9.638
3,000,000	9.902	9.902	10.661	10.661	9.902	10.661	9.902	9.902	9.902	9.902	9.902	9.902	9.902	9.902	9.902
3,100,000	10.178	10.178	10.962	10.962	10.178	10.962	10.178	10.178	10.178	10.178	10.178	10.178	10.178	10.178	10.178
3,200,000	10.433	10.433	11.242	11.242	10.433	11.242	10.433	10.433	10.433	10.433	10.433	10.433	10.433	10.433	10.433
3,300,000	10.702	10.702	11.537	11.537	10.702	11.537	10.702	10.702	10.702	10.702	10.702	10.702	10.702	10.702	10.702
3,400,000	10.948	10.948	11.828	11.828	10.948	11.828	10.948	10.948	10.948	10.948	10.948	10.948	10.948	10.948	10.948
3,500,000	11.210	11.210	12.115	12.115	11.210	12.115	11.210	11.210	11.210	11.210	11.210	11.210	11.210	11.210	11.210
3,600,000	11.468	11.468	12.399	12.399	11.468	12.399	11.468	11.468	11.468	11.468	11.468	11.468	11.468	11.468	11.468
3,700,000	11.723	11.723	12.680	12.680	11.723	12.680	11.723	11.723	11.723	11.723	11.723	11.723	11.723	11.723	11.723
3,800,000	11.974	11.974	12.957	12.957	11.974	12.957	11.974	11.974	11.974	11.974	11.974	11.974	11.974	11.974	11.974
3,900,000	12.222	12.222	13.253	13.253	12.222	13.253	12.222	12.222	12.222	12.222	12.222	12.222	12.222	12.222	12.222
4,000,000	12.466	12.466	13.524	13.524	12.466	13.524	12.466	12.466	12.466	12.466	12.466	12.466	12.466	12.466	12.466
4,100,000	12.731	12.731	13.815	13.815	12.731	13.815	12.731	12.731	12.731	12.731	12.731	12.731	12.731	12.731	12.731
4,200,000	12.969	12.969	14.079	14.079	12.969	14.079	12.969	12.969	12.969	12.969	12.969	12.969	12.969	12.969	12.969
4,300,000	13.203	13.203	14.365	14.365	13.203	14.365	13.203	13.203	13.203	13.203	13.203	13.203	13.203	13.203	13.203
4,400,000	13.460	13.460	14.623	14.623	13.460	14.623	13.460	13.460	13.460	13.460	13.460	13.460	13.460	13.460	13.460
4,500,000	13.714	13.714	14.904	14.904	13.714	14.904	13.714	13.714	13.714	13.714	13.714	13.714	13.714	13.714	13.714
4,600,000	13.939	13.939	15.182	15.182	13.939	15.182	13.939	13.939	13.939	13.939	13.939	13.939	13.939	13.939	13.939
4,700,000	14.188	14.188	15.458	15.458	14.188	15.458	14.188	14.188	14.188	14.188	14.188	14.188	14.188	14.188	14.188
4,800,000	14.435	14.435	15.732	15.732	14.435	15.732	14.435	14.435	14.435	14.435	14.435	14.435	14.435	14.435	14.435
4,900,000	14.679	14.679	16.003	16.003	14.679	16.003	14.679	14.679	14.679	14.679	14.679	14.679	14.679	14.679	14.679
5,000,000	14.893	14.893	16.273	16.273	14.893	16.273	14.893	14.893	14.893	14.893	14.893	14.893	14.893	14.893	14.893
Ea Addl $000	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021

Amount of Insurance Factor: Building - Fire

Building Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039	0.039
10,000	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072	0.072
15,000	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103	0.103
20,000	0.132	0.132	0.132	0.132	0.132	0.132	0.132	0.132	0.132	0.132	0.132	0.132	0.132	0.132	0.132
25,000	0.161	0.161	0.161	0.161	0.161	0.161	0.161	0.161	0.161	0.161	0.161	0.161	0.161	0.161	0.161
30,000	0.189	0.189	0.189	0.189	0.189	0.189	0.189	0.189	0.189	0.189	0.189	0.189	0.189	0.189	0.189
35,000	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216
40,000	0.243	0.243	0.243	0.243	0.243	0.243	0.243	0.243	0.243	0.243	0.243	0.243	0.243	0.243	0.243
45,000	0.270	0.270	0.270	0.270	0.270	0.270	0.270	0.270	0.270	0.270	0.270	0.270	0.270	0.270	0.270
50,000	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296	0.296
55,000	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322
60,000	0.347	0.347	0.347	0.347	0.347	0.347	0.347	0.347	0.347	0.347	0.347	0.347	0.347	0.347	0.347
65,000	0.372	0.372	0.372	0.372	0.372	0.372	0.372	0.372	0.372	0.372	0.372	0.372	0.372	0.372	0.372
70,000	0.398	0.398	0.398	0.398	0.398	0.398	0.398	0.398	0.398	0.398	0.398	0.398	0.398	0.398	0.398
75,000	0.422	0.422	0.422	0.422	0.422	0.422	0.422	0.422	0.422	0.422	0.422	0.422	0.422	0.422	0.422
80,000	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447
85,000	0.471	0.471	0.471	0.471	0.471	0.471	0.471	0.471	0.471	0.471	0.471	0.471	0.471	0.471	0.471
90,000	0.496	0.496	0.496	0.496	0.496	0.496	0.496	0.496	0.496	0.496	0.496	0.496	0.496	0.496	0.496
95,000	0.520	0.520	0.520	0.520	0.520	0.520	0.520	0.520	0.520	0.520	0.520	0.520	0.520	0.520	0.520
100,000	0.544	0.544	0.544	0.544	0.544	0.544	0.544	0.544	0.544	0.544	0.544	0.544	0.544	0.544	0.544
110,000	0.591	0.591	0.591	0.591	0.591	0.591	0.591	0.591	0.591	0.591	0.591	0.591	0.591	0.591	0.591
120,000	0.638	0.638	0.638	0.638	0.638	0.638	0.638	0.638	0.638	0.638	0.638	0.638	0.638	0.638	0.638
130,000	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685	0.685
140,000	0.731	0.731	0.731	0.731	0.731	0.731	0.731	0.731	0.731	0.731	0.731	0.731	0.731	0.731	0.731
150,000	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777
160,000	0.822	0.822	0.822	0.822	0.822	0.822	0.822	0.822	0.822	0.822	0.822	0.822	0.822	0.822	0.822
170,000	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867	0.867
180,000	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912
190,000	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956	0.956
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049	1.049
220,000	1.098	1.098	1.098	1.098	1.098	1.098	1.098	1.098	1.098	1.098	1.098	1.098	1.098	1.098	1.098
230,000	1.147	1.147	1.147	1.147	1.147	1.147	1.147	1.147	1.147	1.147	1.147	1.147	1.147	1.147	1.147
240,000	1.197	1.197	1.197	1.197	1.197	1.197	1.197	1.197	1.197	1.197	1.197	1.197	1.197	1.197	1.197
250,000	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248	1.248
260,000	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296
270,000	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347
280,000	1.398	1.398	1.398	1.398	1.398	1.398	1.398	1.398	1.398	1.398	1.398	1.398	1.398	1.398	1.398
290,000	1.449	1.449	1.449	1.449	1.449	1.449	1.449	1.449	1.449	1.449	1.449	1.449	1.449	1.449	1.449
300,000	1.499	1.499	1.499	1.499	1.499	1.499	1.499	1.499	1.499	1.499	1.499	1.499	1.499	1.499	1.499
310,000	1.550	1.550	1.550	1.550	1.550	1.550	1.550	1.550	1.550	1.550	1.550	1.550	1.550	1.550	1.550
320,000	1.601	1.601	1.601	1.601	1.601	1.601	1.601	1.601	1.601	1.601	1.601	1.601	1.601	1.601	1.601
330,000	1.654	1.654	1.654	1.654	1.654	1.654	1.654	1.654	1.654	1.654	1.654	1.654	1.654	1.654	1.654
340,000	1.706	1.706	1.706	1.706	1.706	1.706	1.706	1.706	1.706	1.706	1.706	1.706	1.706	1.706	1.706
350,000	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.757
360,000	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810	1.810
370,000	1.863	1.863	1.863	1.863	1.863	1.863	1.863	1.863	1.863	1.863	1.863	1.863	1.863	1.863	1.863
380,000	1.916	1.916	1.916	1.916	1.916	1.916	1.916	1.916	1.916	1.916	1.916	1.916	1.916	1.916	1.916
390,000	1.969	1.969	1.969	1.969	1.969	1.969	1.969	1.969	1.969	1.969	1.969	1.969	1.969	1.969	1.969
400,000	2.024	2.024	2.024	2.024	2.024	2.024	2.024	2.024	2.024	2.024	2.024	2.024	2.024	2.024	2.024
425,000	2.141	2.141	2.141	2.141	2.141	2.141	2.141	2.141	2.141	2.141	2.141	2.141	2.141	2.141	2.141
450,000	2.263	2.263	2.263	2.263	2.263	2.263	2.263	2.263	2.263	2.263	2.263	2.263	2.263	2.263	2.263
475,000	2.383	2.383	2.383	2.383	2.383	2.383	2.383	2.383	2.383	2.383	2.383	2.383	2.383	2.383	2.383
500,000	2.506	2.506	2.506	2.506	2.506	2.506	2.506	2.506	2.506	2.506	2.506	2.506	2.506	2.506	2.506
525,000	2.628	2.628	2.628	2.628	2.628	2.628	2.628	2.628	2.628	2.628	2.628	2.628	2.628	2.628	2.628
550,000	2.747	2.747	2.747	2.747	2.747	2.747	2.747	2.747	2.747	2.747	2.747	2.747	2.747	2.747	2.747
575,000	2.872	2.872	2.872	2.872	2.872	2.872	2.872	2.872	2.872	2.872	2.872	2.872	2.872	2.872	2.872
600,000	2.993	2.993	2.993	2.993	2.993	2.993	2.993	2.993	2.993	2.993	2.993	2.993	2.993	2.993	2.993

Amount of Insurance Factor: Building - Fire

Building Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	3.117	3.117	3.117	3.117	3.117	3.117	3.117	3.117	3.117	3.117	3.117	3.117	3.117	3.117	3.117
650,000	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240	3.240
675,000	3.350	3.350	3.350	3.350	3.350	3.350	3.350	3.350	3.350	3.350	3.350	3.350	3.350	3.350	3.350
700,000	3.457	3.457	3.457	3.457	3.457	3.457	3.457	3.457	3.457	3.457	3.457	3.457	3.457	3.457	3.457
725,000	3.564	3.564	3.564	3.564	3.564	3.564	3.564	3.564	3.564	3.564	3.564	3.564	3.564	3.564	3.564
750,000	3.674	3.674	3.674	3.674	3.674	3.674	3.674	3.674	3.674	3.674	3.674	3.674	3.674	3.674	3.674
775,000	3.783	3.783	3.783	3.783	3.783	3.783	3.783	3.783	3.783	3.783	3.783	3.783	3.783	3.783	3.783
800,000	3.887	3.887	3.887	3.887	3.887	3.887	3.887	3.887	3.887	3.887	3.887	3.887	3.887	3.887	3.887
825,000	3.994	3.994	3.994	3.994	3.994	3.994	3.994	3.994	3.994	3.994	3.994	3.994	3.994	3.994	3.994
850,000	4.101	4.101	4.101	4.101	4.101	4.101	4.101	4.101	4.101	4.101	4.101	4.101	4.101	4.101	4.101
875,000	4.206	4.206	4.206	4.206	4.206	4.206	4.206	4.206	4.206	4.206	4.206	4.206	4.206	4.206	4.206
900,000	4.311	4.311	4.311	4.311	4.311	4.311	4.311	4.311	4.311	4.311	4.311	4.311	4.311	4.311	4.311
925,000	4.415	4.415	4.415	4.415	4.415	4.415	4.415	4.415	4.415	4.415	4.415	4.415	4.415	4.415	4.415
950,000	4.523	4.523	4.523	4.523	4.523	4.523	4.523	4.523	4.523	4.523	4.523	4.523	4.523	4.523	4.523
975,000	4.625	4.625	4.625	4.625	4.625	4.625	4.625	4.625	4.625	4.625	4.625	4.625	4.625	4.625	4.625
1,000,000	4.732	4.732	4.732	4.732	4.732	4.732	4.732	4.732	4.732	4.732	4.732	4.732	4.732	4.732	4.732
1,100,000	5.142	5.142	5.142	5.142	5.142	5.142	5.142	5.142	5.142	5.142	5.142	5.142	5.142	5.142	5.142
1,200,000	5.555	5.555	5.555	5.555	5.555	5.555	5.555	5.555	5.555	5.555	5.555	5.555	5.555	5.555	5.555
1,300,000	5.763	5.763	5.763	5.763	5.763	5.763	5.763	5.763	5.763	5.763	5.763	5.763	5.763	5.763	5.763
1,400,000	5.941	5.941	5.941	5.941	5.941	5.941	5.941	5.941	5.941	5.941	5.941	5.941	5.941	5.941	5.941
1,500,000	6.115	6.115	6.115	6.115	6.115	6.115	6.115	6.115	6.115	6.115	6.115	6.115	6.115	6.115	6.115
1,600,000	6.284	6.284	6.284	6.284	6.284	6.284	6.284	6.284	6.284	6.284	6.284	6.284	6.284	6.284	6.284
1,700,000	6.442	6.442	6.442	6.442	6.442	6.442	6.442	6.442	6.442	6.442	6.442	6.442	6.442	6.442	6.442
1,800,000	6.593	6.593	6.593	6.593	6.593	6.593	6.593	6.593	6.593	6.593	6.593	6.593	6.593	6.593	6.593
1,900,000	6.872	6.872	6.872	6.872	6.872	6.872	6.872	6.872	6.872	6.872	6.872	6.872	6.872	6.872	6.872
2,000,000	7.165	7.165	7.165	7.165	7.165	7.165	7.165	7.165	7.165	7.165	7.165	7.165	7.165	7.165	7.165
2,100,000	7.450	7.450	7.450	7.450	7.450	7.450	7.450	7.450	7.450	7.450	7.450	7.450	7.450	7.450	7.450
2,200,000	7.729	7.729	7.729	7.729	7.729	7.729	7.729	7.729	7.729	7.729	7.729	7.729	7.729	7.729	7.729
2,300,000	8.014	8.014	8.014	8.014	8.014	8.014	8.014	8.014	8.014	8.014	8.014	8.014	8.014	8.014	8.014
2,400,000	8.294	8.294	8.294	8.294	8.294	8.294	8.294	8.294	8.294	8.294	8.294	8.294	8.294	8.294	8.294
2,500,000	8.568	8.568	8.568	8.568	8.568	8.568	8.568	8.568	8.568	8.568	8.568	8.568	8.568	8.568	8.568
2,600,000	8.835	8.835	8.835	8.835	8.835	8.835	8.835	8.835	8.835	8.835	8.835	8.835	8.835	8.835	8.835
2,700,000	9.113	9.113	9.113	9.113	9.113	9.113	9.113	9.113	9.113	9.113	9.113	9.113	9.113	9.113	9.113
2,800,000	9.370	9.370	9.370	9.370	9.370	9.370	9.370	9.370	9.370	9.370	9.370	9.370	9.370	9.370	9.370
2,900,000	9.638	9.638	9.638	9.638	9.638	9.638	9.638	9.638	9.638	9.638	9.638	9.638	9.638	9.638	9.638
3,000,000	9.902	9.902	9.902	9.902	9.902	9.902	9.902	9.902	9.902	9.902	9.902	9.902	9.902	9.902	9.902
3,100,000	10.178	10.178	10.178	10.178	10.178	10.178	10.178	10.178	10.178	10.178	10.178	10.178	10.178	10.178	10.178
3,200,000	10.433	10.433	10.433	10.433	10.433	10.433	10.433	10.433	10.433	10.433	10.433	10.433	10.433	10.433	10.433
3,300,000	10.702	10.702	10.702	10.702	10.702	10.702	10.702	10.702	10.702	10.702	10.702	10.702	10.702	10.702	10.702
3,400,000	10.948	10.948	10.948	10.948	10.948	10.948	10.948	10.948	10.948	10.948	10.948	10.948	10.948	10.948	10.948
3,500,000	11.210	11.210	11.210	11.210	11.210	11.210	11.210	11.210	11.210	11.210	11.210	11.210	11.210	11.210	11.210
3,600,000	11.468	11.468	11.468	11.468	11.468	11.468	11.468	11.468	11.468	11.468	11.468	11.468	11.468	11.468	11.468
3,700,000	11.723	11.723	11.723	11.723	11.723	11.723	11.723	11.723	11.723	11.723	11.723	11.723	11.723	11.723	11.723
3,800,000	11.974	11.974	11.974	11.974	11.974	11.974	11.974	11.974	11.974	11.974	11.974	11.974	11.974	11.974	11.974
3,900,000	12.222	12.222	12.222	12.222	12.222	12.222	12.222	12.222	12.222	12.222	12.222	12.222	12.222	12.222	12.222
4,000,000	12.466	12.466	12.466	12.466	12.466	12.466	12.466	12.466	12.466	12.466	12.466	12.466	12.466	12.466	12.466
4,100,000	12.731	12.731	12.731	12.731	12.731	12.731	12.731	12.731	12.731	12.731	12.731	12.731	12.731	12.731	12.731
4,200,000	12.969	12.969	12.969	12.969	12.969	12.969	12.969	12.969	12.969	12.969	12.969	12.969	12.969	12.969	12.969
4,300,000	13.203	13.203	13.203	13.203	13.203	13.203	13.203	13.203	13.203	13.203	13.203	13.203	13.203	13.203	13.203
4,400,000	13.460	13.460	13.460	13.460	13.460	13.460	13.460	13.460	13.460	13.460	13.460	13.460	13.460	13.460	13.460
4,500,000	13.714	13.714	13.714	13.714	13.714	13.714	13.714	13.714	13.714	13.714	13.714	13.714	13.714	13.714	13.714
4,600,000	13.939	13.939	13.939	13.939	13.939	13.939	13.939	13.939	13.939	13.939	13.939	13.939	13.939	13.939	13.939
4,700,000	14.188	14.188	14.188	14.188	14.188	14.188	14.188	14.188	14.188	14.188	14.188	14.188	14.188	14.188	14.188
4,800,000	14.435	14.435	14.435	14.435	14.435	14.435	14.435	14.435	14.435	14.435	14.435	14.435	14.435	14.435	14.435
4,900,000	14.679	14.679	14.679	14.679	14.679	14.679	14.679	14.679	14.679	14.679	14.679	14.679	14.679	14.679	14.679
5,000,000	14.893	14.893	14.893	14.893	14.893	14.893	14.893	14.893	14.893	14.893	14.893	14.893	14.893	14.893	14.893
Ea Addl $000	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021

Amount of Insurance Factor: Building - Water

Building Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.187	0.147	0.126	0.246	0.101	0.246	0.187	0.187	0.187	0.155	0.187	0.187	0.187	0.187	0.187
10,000	0.233	0.192	0.169	0.291	0.142	0.291	0.233	0.233	0.233	0.200	0.233	0.233	0.233	0.233	0.233
15,000	0.265	0.224	0.200	0.321	0.172	0.321	0.265	0.265	0.265	0.232	0.265	0.265	0.265	0.265	0.265
20,000	0.290	0.250	0.226	0.345	0.198	0.345	0.290	0.290	0.290	0.258	0.290	0.290	0.290	0.290	0.290
25,000	0.311	0.272	0.249	0.364	0.220	0.364	0.311	0.311	0.311	0.280	0.311	0.311	0.311	0.311	0.311
30,000	0.330	0.291	0.269	0.380	0.241	0.380	0.330	0.330	0.330	0.300	0.330	0.330	0.330	0.330	0.330
35,000	0.346	0.309	0.287	0.395	0.259	0.395	0.346	0.346	0.346	0.317	0.346	0.346	0.346	0.346	0.346
40,000	0.361	0.325	0.304	0.408	0.277	0.408	0.361	0.361	0.361	0.333	0.361	0.361	0.361	0.361	0.361
45,000	0.375	0.340	0.319	0.419	0.293	0.419	0.375	0.375	0.375	0.348	0.375	0.375	0.375	0.375	0.375
50,000	0.388	0.354	0.334	0.430	0.308	0.430	0.388	0.388	0.388	0.361	0.388	0.388	0.388	0.388	0.388
55,000	0.400	0.367	0.348	0.440	0.323	0.440	0.400	0.400	0.400	0.374	0.400	0.400	0.400	0.400	0.400
60,000	0.411	0.380	0.361	0.450	0.336	0.450	0.411	0.411	0.411	0.386	0.411	0.411	0.411	0.411	0.411
65,000	0.421	0.392	0.373	0.458	0.350	0.458	0.421	0.421	0.421	0.398	0.421	0.421	0.421	0.421	0.421
70,000	0.443	0.413	0.396	0.479	0.372	0.479	0.443	0.443	0.443	0.420	0.443	0.443	0.443	0.443	0.443
75,000	0.469	0.440	0.422	0.505	0.399	0.505	0.469	0.469	0.469	0.446	0.469	0.469	0.469	0.469	0.469
80,000	0.495	0.466	0.449	0.530	0.425	0.530	0.495	0.495	0.495	0.473	0.495	0.495	0.495	0.495	0.495
85,000	0.521	0.493	0.475	0.555	0.452	0.555	0.521	0.521	0.521	0.499	0.521	0.521	0.521	0.521	0.521
90,000	0.547	0.519	0.502	0.581	0.478	0.581	0.547	0.547	0.547	0.525	0.547	0.547	0.547	0.547	0.547
95,000	0.572	0.545	0.528	0.605	0.505	0.605	0.572	0.572	0.572	0.551	0.572	0.572	0.572	0.572	0.572
100,000	0.597	0.571	0.555	0.629	0.532	0.629	0.597	0.597	0.597	0.577	0.597	0.597	0.597	0.597	0.597
110,000	0.647	0.622	0.607	0.677	0.585	0.677	0.647	0.647	0.647	0.628	0.647	0.647	0.647	0.647	0.647
120,000	0.696	0.673	0.659	0.723	0.638	0.723	0.696	0.696	0.696	0.678	0.696	0.696	0.696	0.696	0.696
130,000	0.744	0.724	0.710	0.769	0.691	0.769	0.744	0.744	0.744	0.728	0.744	0.744	0.744	0.744	0.744
140,000	0.792	0.774	0.762	0.813	0.744	0.813	0.792	0.792	0.792	0.778	0.792	0.792	0.792	0.792	0.792
150,000	0.839	0.824	0.814	0.858	0.797	0.858	0.839	0.839	0.839	0.827	0.839	0.839	0.839	0.839	0.839
160,000	0.886	0.874	0.865	0.901	0.850	0.901	0.886	0.886	0.886	0.876	0.886	0.886	0.886	0.886	0.886
170,000	0.921	0.911	0.905	0.932	0.897	0.932	0.921	0.921	0.921	0.913	0.921	0.921	0.921	0.921	0.921
180,000	0.948	0.941	0.937	0.956	0.932	0.956	0.948	0.948	0.948	0.943	0.948	0.948	0.948	0.948	0.948
190,000	0.975	0.971	0.969	0.979	0.966	0.979	0.975	0.975	0.975	0.972	0.975	0.975	0.975	0.975	0.975
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.036	1.039	1.042	1.032	1.045	1.032	1.036	1.036	1.036	1.038	1.036	1.036	1.036	1.036	1.036
220,000	1.072	1.079	1.083	1.064	1.089	1.064	1.072	1.072	1.072	1.078	1.072	1.072	1.072	1.072	1.072
230,000	1.108	1.118	1.125	1.096	1.133	1.096	1.108	1.108	1.108	1.116	1.108	1.108	1.108	1.108	1.108
240,000	1.143	1.157	1.166	1.129	1.179	1.129	1.143	1.143	1.143	1.154	1.143	1.143	1.143	1.143	1.143
250,000	1.179	1.197	1.207	1.160	1.224	1.160	1.179	1.179	1.179	1.193	1.179	1.179	1.179	1.179	1.179
260,000	1.214	1.235	1.249	1.190	1.268	1.190	1.214	1.214	1.214	1.231	1.214	1.214	1.214	1.214	1.214
270,000	1.249	1.274	1.290	1.221	1.313	1.221	1.249	1.249	1.249	1.269	1.249	1.249	1.249	1.249	1.249
280,000	1.284	1.312	1.332	1.252	1.358	1.252	1.284	1.284	1.284	1.306	1.284	1.284	1.284	1.284	1.284
290,000	1.320	1.352	1.373	1.283	1.403	1.283	1.320	1.320	1.320	1.344	1.320	1.320	1.320	1.320	1.320
300,000	1.355	1.391	1.414	1.314	1.447	1.314	1.355	1.355	1.355	1.381	1.355	1.355	1.355	1.355	1.355
310,000	1.388	1.429	1.455	1.344	1.493	1.344	1.388	1.388	1.388	1.419	1.388	1.388	1.388	1.388	1.388
320,000	1.423	1.467	1.498	1.374	1.538	1.374	1.423	1.423	1.423	1.457	1.423	1.423	1.423	1.423	1.423
330,000	1.459	1.506	1.538	1.404	1.583	1.404	1.459	1.459	1.459	1.495	1.459	1.459	1.459	1.459	1.459
340,000	1.492	1.544	1.581	1.433	1.630	1.433	1.492	1.492	1.492	1.533	1.492	1.492	1.492	1.492	1.492
350,000	1.528	1.584	1.622	1.464	1.674	1.464	1.528	1.528	1.528	1.571	1.528	1.528	1.528	1.528	1.528
360,000	1.561	1.621	1.662	1.493	1.720	1.493	1.561	1.561	1.561	1.608	1.561	1.561	1.561	1.561	1.561
370,000	1.596	1.660	1.704	1.524	1.766	1.524	1.596	1.596	1.596	1.646	1.596	1.596	1.596	1.596	1.596
380,000	1.630	1.700	1.746	1.553	1.812	1.553	1.630	1.630	1.630	1.684	1.630	1.630	1.630	1.630	1.630
390,000	1.663	1.738	1.787	1.582	1.860	1.582	1.663	1.663	1.663	1.721	1.663	1.663	1.663	1.663	1.663
400,000	1.698	1.778	1.830	1.613	1.905	1.613	1.698	1.698	1.698	1.760	1.698	1.698	1.698	1.698	1.698
425,000	1.773	1.862	1.923	1.674	2.008	1.674	1.773	1.773	1.773	1.841	1.773	1.773	1.773	1.773	1.773
450,000	1.846	1.946	2.013	1.736	2.110	1.736	1.846	1.846	1.846	1.923	1.846	1.846	1.846	1.846	1.846
475,000	1.917	2.028	2.105	1.798	2.214	1.798	1.917	1.917	1.917	2.005	1.917	1.917	1.917	1.917	1.917
500,000	1.988	2.111	2.195	1.856	2.316	1.856	1.988	1.988	1.988	2.083	1.988	1.988	1.988	1.988	1.988
525,000	2.061	2.194	2.286	1.917	2.419	1.917	2.061	2.061	2.061	2.162	2.061	2.061	2.061	2.061	2.061
550,000	2.132	2.275	2.374	1.973	2.520	1.973	2.132	2.132	2.132	2.244	2.132	2.132	2.132	2.132	2.132
575,000	2.199	2.356	2.464	2.033	2.620	2.033	2.199	2.199	2.199	2.320	2.199	2.199	2.199	2.199	2.199
600,000	2.271	2.438	2.555	2.090	2.722	2.090	2.271	2.271	2.271	2.401	2.271	2.271	2.271	2.271	2.271

Amount of Insurance Factor: Building - Water

Building Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	2.340	2.519	2.644	2.147	2.827	2.147	2.340	2.340	2.340	2.476	2.340	2.340	2.340	2.340	2.340
650,000	2.407	2.598	2.732	2.205	2.926	2.205	2.407	2.407	2.407	2.556	2.407	2.407	2.407	2.407	2.407
675,000	2.465	2.666	2.810	2.251	3.016	2.251	2.465	2.465	2.465	2.620	2.465	2.465	2.465	2.465	2.465
700,000	2.524	2.737	2.886	2.294	3.103	2.294	2.524	2.524	2.524	2.689	2.524	2.524	2.524	2.524	2.524
725,000	2.576	2.801	2.960	2.339	3.193	2.339	2.576	2.576	2.576	2.751	2.576	2.576	2.576	2.576	2.576
750,000	2.635	2.868	3.036	2.385	3.278	2.385	2.635	2.635	2.635	2.816	2.635	2.635	2.635	2.635	2.635
775,000	2.687	2.937	3.110	2.429	3.364	2.429	2.687	2.687	2.687	2.879	2.687	2.687	2.687	2.687	2.687
800,000	2.742	2.999	3.183	2.470	3.450	2.470	2.742	2.742	2.742	2.939	2.742	2.742	2.742	2.742	2.742
825,000	2.794	3.064	3.254	2.514	3.534	2.514	2.794	2.794	2.794	3.003	2.794	2.794	2.794	2.794	2.794
850,000	2.849	3.128	3.328	2.556	3.622	2.556	2.849	2.849	2.849	3.064	2.849	2.849	2.849	2.849	2.849
875,000	2.903	3.195	3.401	2.596	3.703	2.596	2.903	2.903	2.903	3.124	2.903	2.903	2.903	2.903	2.903
900,000	2.955	3.255	3.472	2.639	3.788	2.639	2.955	2.955	2.955	3.188	2.955	2.955	2.955	2.955	2.955
925,000	3.005	3.319	3.542	2.675	3.872	2.675	3.005	3.005	3.005	3.244	3.005	3.005	3.005	3.005	3.005
950,000	3.054	3.381	3.611	2.715	3.955	2.715	3.054	3.054	3.054	3.305	3.054	3.054	3.054	3.054	3.054
975,000	3.106	3.442	3.683	2.758	4.037	2.758	3.106	3.106	3.106	3.364	3.106	3.106	3.106	3.106	3.106
1,000,000	3.157	3.502	3.749	2.795	4.117	2.795	3.157	3.157	3.157	3.421	3.157	3.157	3.157	3.157	3.157
1,100,000	3.346	3.738	4.023	2.947	4.440	2.947	3.346	3.346	3.346	3.650	3.346	3.346	3.346	3.346	3.346
1,200,000	3.533	3.974	4.285	3.091	4.761	3.091	3.533	3.533	3.533	3.871	3.533	3.533	3.533	3.533	3.533
1,300,000	3.715	4.201	4.545	3.229	5.068	3.229	3.715	3.715	3.715	4.089	3.715	3.715	3.715	3.715	3.715
1,400,000	3.896	4.419	4.798	3.365	5.377	3.365	3.896	3.896	3.896	4.299	3.896	3.896	3.896	3.896	3.896
1,500,000	4.071	4.632	5.054	3.493	5.675	3.493	4.071	4.071	4.071	4.502	4.071	4.071	4.071	4.071	4.071
1,600,000	4.232	4.848	5.299	3.625	5.980	3.625	4.232	4.232	4.232	4.701	4.232	4.232	4.232	4.232	4.232
1,700,000	4.399	5.054	5.533	3.744	6.276	3.744	4.399	4.399	4.399	4.897	4.399	4.399	4.399	4.399	4.399
1,800,000	4.564	5.258	5.775	3.861	6.562	3.861	4.564	4.564	4.564	5.092	4.564	4.564	4.564	4.564	4.564
1,900,000	4.720	5.463	6.009	3.977	6.850	3.977	4.720	4.720	4.720	5.288	4.720	4.720	4.720	4.720	4.720
2,000,000	4.876	5.658	6.245	4.094	7.130	4.094	4.876	4.876	4.876	5.474	4.876	4.876	4.876	4.876	4.876
2,100,000	5.023	5.844	6.472	4.202	7.414	4.202	5.023	5.023	5.023	5.651	5.023	5.023	5.023	5.023	5.023
2,200,000	5.174	6.047	6.692	4.314	7.691	4.314	5.174	5.174	5.174	5.832	5.174	5.174	5.174	5.174	5.174
2,300,000	5.316	6.229	6.917	4.430	7.975	4.430	5.316	5.316	5.316	6.017	5.316	5.316	5.316	5.316	5.316
2,400,000	5.465	6.417	7.135	4.526	8.239	4.526	5.465	5.465	5.465	6.196	5.465	5.465	5.465	5.465	5.465
2,500,000	5.606	6.598	7.346	4.629	8.510	4.629	5.606	5.606	5.606	6.368	5.606	5.606	5.606	5.606	5.606
2,600,000	5.741	6.787	7.565	4.739	8.776	4.739	5.741	5.741	5.741	6.533	5.741	5.741	5.741	5.741	5.741
2,700,000	5.884	6.955	7.778	4.828	9.051	4.828	5.884	5.884	5.884	6.707	5.884	5.884	5.884	5.884	5.884
2,800,000	6.021	7.132	7.986	4.927	9.306	4.927	6.021	6.021	6.021	6.875	6.021	6.021	6.021	6.021	6.021
2,900,000	6.153	7.320	8.204	5.036	9.571	5.036	6.153	6.153	6.153	7.037	6.153	6.153	6.153	6.153	6.153
3,000,000	6.279	7.487	8.401	5.123	9.833	5.123	6.279	6.279	6.279	7.193	6.279	6.279	6.279	6.279	6.279
3,100,000	6.417	7.665	8.609	5.223	10.089	5.223	6.417	6.417	6.417	7.362	6.417	6.417	6.417	6.417	6.417
3,200,000	6.532	7.820	8.814	5.318	10.359	5.318	6.532	6.532	6.532	7.526	6.532	6.532	6.532	6.532	6.532
3,300,000	6.679	8.007	9.013	5.408	10.626	5.408	6.679	6.679	6.679	7.685	6.679	6.679	6.679	6.679	6.679
3,400,000	6.843	8.231	9.286	5.533	10.948	5.533	6.843	6.843	6.843	7.898	6.843	6.843	6.843	6.843	6.843
3,500,000	7.024	8.453	9.559	5.655	11.270	5.655	7.024	7.024	7.024	8.110	7.024	7.024	7.024	7.024	7.024
3,600,000	7.204	8.673	9.812	5.796	11.592	5.796	7.204	7.204	7.204	8.321	7.204	7.204	7.204	7.204	7.204
3,700,000	7.361	8.914	10.084	5.914	11.914	5.914	7.361	7.361	7.361	8.531	7.361	7.361	7.361	7.361	7.361
3,800,000	7.538	9.133	10.357	6.052	12.236	6.052	7.538	7.538	7.538	8.762	7.538	7.538	7.538	7.538	7.538
3,900,000	7.714	9.351	10.629	6.167	12.558	6.167	7.714	7.714	7.714	8.970	7.714	7.714	7.714	7.714	7.714
4,000,000	7.889	9.591	10.879	6.302	12.880	6.302	7.889	7.889	7.889	9.177	7.889	7.889	7.889	7.889	7.889
4,100,000	8.063	9.807	11.151	6.412	13.202	6.412	8.063	8.063	8.063	9.383	8.063	8.063	8.063	8.063	8.063
4,200,000	8.235	10.022	11.423	6.545	13.524	6.545	8.235	8.235	8.235	9.588	8.235	8.235	8.235	8.235	8.235
4,300,000	8.407	10.261	11.670	6.676	13.846	6.676	8.407	8.407	8.407	9.816	8.407	8.407	8.407	8.407	8.407
4,400,000	8.577	10.474	11.942	6.780	14.168	6.780	8.577	8.577	8.577	10.019	8.577	8.577	8.577	8.577	8.577
4,500,000	8.746	10.686	12.213	6.909	14.490	6.909	8.746	8.746	8.746	10.221	8.746	8.746	8.746	8.746	8.746
4,600,000	8.914	10.924	12.484	7.036	14.812	7.036	8.914	8.914	8.914	10.448	8.914	8.914	8.914	8.914	8.914
4,700,000	9.080	11.134	12.729	7.162	15.134	7.162	9.080	9.080	9.080	10.648	9.080	9.080	9.080	9.080	9.080
4,800,000	9.246	11.371	13.000	7.286	15.456	7.286	9.246	9.246	9.246	10.847	9.246	9.246	9.246	9.246	9.246
4,900,000	9.410	11.580	13.270	7.410	15.778	7.410	9.410	9.410	9.410	11.073	9.410	9.410	9.410	9.410	9.410
5,000,000	9.574	11.788	13.541	7.504	16.100	7.504	9.574	9.574	9.574	11.270	9.574	9.574	9.574	9.574	9.574
Ea Addl $000	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016

Amount of Insurance Factor: Building - Water

Building Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.187	0.123	0.123	0.187	0.187	0.107	0.107	0.107	0.155	0.155	0.187	0.187	0.123	0.123	0.187
10,000	0.233	0.166	0.166	0.233	0.233	0.148	0.148	0.148	0.200	0.200	0.233	0.233	0.166	0.166	0.233
15,000	0.265	0.197	0.197	0.265	0.265	0.179	0.179	0.179	0.232	0.232	0.265	0.265	0.197	0.197	0.265
20,000	0.290	0.223	0.223	0.290	0.290	0.205	0.205	0.205	0.258	0.258	0.290	0.290	0.223	0.223	0.290
25,000	0.311	0.246	0.246	0.311	0.311	0.227	0.227	0.227	0.280	0.280	0.311	0.311	0.246	0.246	0.311
30,000	0.330	0.266	0.266	0.330	0.330	0.248	0.248	0.248	0.300	0.300	0.330	0.330	0.266	0.266	0.330
35,000	0.346	0.284	0.284	0.346	0.346	0.266	0.266	0.266	0.317	0.317	0.346	0.346	0.284	0.284	0.346
40,000	0.361	0.301	0.301	0.361	0.361	0.283	0.283	0.283	0.333	0.333	0.361	0.361	0.301	0.301	0.361
45,000	0.375	0.316	0.316	0.375	0.375	0.299	0.299	0.299	0.348	0.348	0.375	0.375	0.316	0.316	0.375
50,000	0.388	0.331	0.331	0.388	0.388	0.314	0.314	0.314	0.361	0.361	0.388	0.388	0.331	0.331	0.388
55,000	0.400	0.345	0.345	0.400	0.400	0.329	0.329	0.329	0.374	0.374	0.400	0.400	0.345	0.345	0.400
60,000	0.411	0.358	0.358	0.411	0.411	0.342	0.342	0.342	0.386	0.386	0.411	0.411	0.358	0.358	0.411
65,000	0.421	0.371	0.371	0.421	0.421	0.356	0.356	0.356	0.398	0.398	0.421	0.421	0.371	0.371	0.421
70,000	0.443	0.393	0.393	0.443	0.443	0.378	0.378	0.378	0.420	0.420	0.443	0.443	0.393	0.393	0.443
75,000	0.469	0.420	0.420	0.469	0.469	0.405	0.405	0.405	0.446	0.446	0.469	0.469	0.420	0.420	0.469
80,000	0.495	0.446	0.446	0.495	0.495	0.431	0.431	0.431	0.473	0.473	0.495	0.495	0.446	0.446	0.495
85,000	0.521	0.473	0.473	0.521	0.521	0.458	0.458	0.458	0.499	0.499	0.521	0.521	0.473	0.473	0.521
90,000	0.547	0.499	0.499	0.547	0.547	0.485	0.485	0.485	0.525	0.525	0.547	0.547	0.499	0.499	0.547
95,000	0.572	0.526	0.526	0.572	0.572	0.511	0.511	0.511	0.551	0.551	0.572	0.572	0.526	0.526	0.572
100,000	0.597	0.552	0.552	0.597	0.597	0.538	0.538	0.538	0.577	0.577	0.597	0.597	0.552	0.552	0.597
110,000	0.647	0.604	0.604	0.647	0.647	0.591	0.591	0.591	0.628	0.628	0.647	0.647	0.604	0.604	0.647
120,000	0.696	0.656	0.656	0.696	0.696	0.644	0.644	0.644	0.678	0.678	0.696	0.696	0.656	0.656	0.696
130,000	0.744	0.709	0.709	0.744	0.744	0.697	0.697	0.697	0.728	0.728	0.744	0.744	0.709	0.709	0.744
140,000	0.792	0.761	0.761	0.792	0.792	0.750	0.750	0.750	0.778	0.778	0.792	0.792	0.761	0.761	0.792
150,000	0.839	0.812	0.812	0.839	0.839	0.804	0.804	0.804	0.827	0.827	0.839	0.839	0.812	0.812	0.839
160,000	0.886	0.864	0.864	0.886	0.886	0.857	0.857	0.857	0.876	0.876	0.886	0.886	0.864	0.864	0.886
170,000	0.921	0.904	0.904	0.921	0.921	0.898	0.898	0.898	0.913	0.913	0.921	0.921	0.904	0.904	0.921
180,000	0.948	0.937	0.937	0.948	0.948	0.933	0.933	0.933	0.943	0.943	0.948	0.948	0.937	0.937	0.948
190,000	0.975	0.969	0.969	0.975	0.975	0.967	0.967	0.967	0.972	0.972	0.975	0.975	0.969	0.969	0.975
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.036	1.042	1.042	1.036	1.036	1.044	1.044	1.044	1.038	1.038	1.036	1.036	1.042	1.042	1.036
220,000	1.072	1.084	1.084	1.072	1.072	1.088	1.088	1.088	1.078	1.078	1.072	1.072	1.084	1.084	1.072
230,000	1.108	1.125	1.125	1.108	1.108	1.131	1.131	1.131	1.116	1.116	1.108	1.108	1.125	1.125	1.108
240,000	1.143	1.168	1.168	1.143	1.143	1.175	1.175	1.175	1.154	1.154	1.143	1.143	1.168	1.168	1.143
250,000	1.179	1.210	1.210	1.179	1.179	1.220	1.220	1.220	1.193	1.193	1.179	1.179	1.210	1.210	1.179
260,000	1.214	1.251	1.251	1.214	1.214	1.263	1.263	1.263	1.231	1.231	1.214	1.214	1.251	1.251	1.214
270,000	1.249	1.292	1.292	1.249	1.249	1.308	1.308	1.308	1.269	1.269	1.249	1.249	1.292	1.292	1.249
280,000	1.284	1.334	1.334	1.284	1.284	1.351	1.351	1.351	1.306	1.306	1.284	1.284	1.334	1.334	1.284
290,000	1.320	1.376	1.376	1.320	1.320	1.396	1.396	1.396	1.344	1.344	1.320	1.320	1.376	1.376	1.320
300,000	1.355	1.418	1.418	1.355	1.355	1.440	1.440	1.440	1.381	1.381	1.355	1.355	1.418	1.418	1.355
310,000	1.388	1.460	1.460	1.388	1.388	1.483	1.483	1.483	1.419	1.419	1.388	1.388	1.460	1.460	1.388
320,000	1.423	1.501	1.501	1.423	1.423	1.528	1.528	1.528	1.457	1.457	1.423	1.423	1.501	1.501	1.423
330,000	1.459	1.543	1.543	1.459	1.459	1.573	1.573	1.573	1.495	1.495	1.459	1.459	1.543	1.543	1.459
340,000	1.492	1.584	1.584	1.492	1.492	1.617	1.617	1.617	1.533	1.533	1.492	1.492	1.584	1.584	1.492
350,000	1.528	1.627	1.627	1.528	1.528	1.661	1.661	1.661	1.571	1.571	1.528	1.528	1.627	1.627	1.528
360,000	1.561	1.670	1.670	1.561	1.561	1.707	1.707	1.707	1.608	1.608	1.561	1.561	1.670	1.670	1.561
370,000	1.596	1.712	1.712	1.596	1.596	1.750	1.750	1.750	1.646	1.646	1.596	1.596	1.712	1.712	1.596
380,000	1.630	1.754	1.754	1.630	1.630	1.796	1.796	1.796	1.684	1.684	1.630	1.630	1.754	1.754	1.630
390,000	1.663	1.796	1.796	1.663	1.663	1.841	1.841	1.841	1.721	1.721	1.663	1.663	1.796	1.796	1.663
400,000	1.698	1.837	1.837	1.698	1.698	1.885	1.885	1.885	1.760	1.760	1.698	1.698	1.837	1.837	1.698
425,000	1.773	1.930	1.930	1.773	1.773	1.987	1.987	1.987	1.841	1.841	1.773	1.773	1.930	1.930	1.773
450,000	1.846	2.023	2.023	1.846	1.846	2.085	2.085	2.085	1.923	1.923	1.846	1.846	2.023	2.023	1.846
475,000	1.917	2.116	2.116	1.917	1.917	2.185	2.185	2.185	2.005	2.005	1.917	1.917	2.116	2.116	1.917
500,000	1.988	2.206	2.206	1.988	1.988	2.285	2.285	2.285	2.083	2.083	1.988	1.988	2.206	2.206	1.988
525,000	2.061	2.300	2.300	2.061	2.061	2.383	2.383	2.383	2.162	2.162	2.061	2.061	2.300	2.300	2.061
550,000	2.132	2.390	2.390	2.132	2.132	2.483	2.483	2.483	2.244	2.244	2.132	2.132	2.390	2.390	2.132
575,000	2.199	2.480	2.480	2.199	2.199	2.581	2.581	2.581	2.320	2.320	2.199	2.199	2.480	2.480	2.199
600,000	2.271	2.572	2.572	2.271	2.271	2.681	2.681	2.681	2.401	2.401	2.271	2.271	2.572	2.572	2.271

Amount of Insurance Factor: Building - Water

Building Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	2.340	2.662	2.662	2.340	2.340	2.780	2.780	2.780	2.476	2.476	2.340	2.340	2.662	2.662	2.340
650,000	2.407	2.755	2.755	2.407	2.407	2.878	2.878	2.878	2.556	2.556	2.407	2.407	2.755	2.755	2.407
675,000	2.465	2.829	2.829	2.465	2.465	2.961	2.961	2.961	2.620	2.620	2.465	2.465	2.829	2.829	2.465
700,000	2.524	2.910	2.910	2.524	2.524	3.047	3.047	3.047	2.689	2.689	2.524	2.524	2.910	2.910	2.524
725,000	2.576	2.985	2.985	2.576	2.576	3.131	3.131	3.131	2.751	2.751	2.576	2.576	2.985	2.985	2.576
750,000	2.635	3.062	3.062	2.635	2.635	3.217	3.217	3.217	2.816	2.816	2.635	2.635	3.062	3.062	2.635
775,000	2.687	3.137	3.137	2.687	2.687	3.298	3.298	3.298	2.879	2.879	2.687	2.687	3.137	3.137	2.687
800,000	2.742	3.211	3.211	2.742	2.742	3.381	3.381	3.381	2.939	2.939	2.742	2.742	3.211	3.211	2.742
825,000	2.794	3.283	3.283	2.794	2.794	3.463	3.463	3.463	3.003	3.003	2.794	2.794	3.283	3.283	2.794
850,000	2.849	3.358	3.358	2.849	2.849	3.543	3.543	3.543	3.064	3.064	2.849	2.849	3.358	3.358	2.849
875,000	2.903	3.431	3.431	2.903	2.903	3.628	3.628	3.628	3.124	3.124	2.903	2.903	3.431	3.431	2.903
900,000	2.955	3.503	3.503	2.955	2.955	3.705	3.705	3.705	3.188	3.188	2.955	2.955	3.503	3.503	2.955
925,000	3.005	3.574	3.574	3.005	3.005	3.787	3.787	3.787	3.244	3.244	3.005	3.005	3.574	3.574	3.005
950,000	3.054	3.649	3.649	3.054	3.054	3.867	3.867	3.867	3.305	3.305	3.054	3.054	3.649	3.649	3.054
975,000	3.106	3.717	3.717	3.106	3.106	3.947	3.947	3.947	3.364	3.364	3.106	3.106	3.717	3.717	3.106
1,000,000	3.157	3.789	3.789	3.157	3.157	4.025	4.025	4.025	3.421	3.421	3.157	3.157	3.789	3.789	3.157
1,100,000	3.346	4.067	4.067	3.346	3.346	4.333	4.333	4.333	3.650	3.650	3.346	3.346	4.067	4.067	3.346
1,200,000	3.533	4.333	4.333	3.533	3.533	4.637	4.637	4.637	3.871	3.871	3.533	3.533	4.333	4.333	3.533
1,300,000	3.715	4.597	4.597	3.715	3.715	4.934	4.934	4.934	4.089	4.089	3.715	3.715	4.597	4.597	3.715
1,400,000	3.896	4.862	4.862	3.896	3.896	5.224	5.224	5.224	4.299	4.299	3.896	3.896	4.862	4.862	3.896
1,500,000	4.071	5.115	5.115	4.071	4.071	5.511	5.511	5.511	4.502	4.502	4.071	4.071	5.115	5.115	4.071
1,600,000	4.232	5.364	5.364	4.232	4.232	5.796	5.796	5.796	4.701	4.701	4.232	4.232	5.364	5.364	4.232
1,700,000	4.399	5.611	5.611	4.399	4.399	6.080	6.080	6.080	4.897	4.897	4.399	4.399	5.611	5.611	4.399
1,800,000	4.564	5.858	5.858	4.564	4.564	6.355	6.355	6.355	5.092	5.092	4.564	4.564	5.858	5.858	4.564
1,900,000	4.720	6.096	6.096	4.720	4.720	6.631	6.631	6.631	5.288	5.288	4.720	4.720	6.096	6.096	4.720
2,000,000	4.876	6.325	6.325	4.876	4.876	6.900	6.900	6.900	5.474	5.474	4.876	4.876	6.325	6.325	4.876
2,100,000	5.023	6.557	6.557	5.023	5.023	7.160	7.160	7.160	5.651	5.651	5.023	5.023	6.557	6.557	5.023
2,200,000	5.174	6.793	6.793	5.174	5.174	7.426	7.426	7.426	5.832	5.832	5.174	5.174	6.793	6.793	5.174
2,300,000	5.316	7.022	7.022	5.316	5.316	7.684	7.684	7.684	6.017	6.017	5.316	5.316	7.022	7.022	5.316
2,400,000	5.465	7.245	7.245	5.465	5.465	7.949	7.949	7.949	6.196	6.196	5.465	5.465	7.245	7.245	5.465
2,500,000	5.606	7.461	7.461	5.606	5.606	8.208	8.208	8.208	6.368	6.368	5.606	5.606	7.461	7.461	5.606
2,600,000	5.741	7.684	7.684	5.741	5.741	8.462	8.462	8.462	6.533	6.533	5.741	5.741	7.684	7.684	5.741
2,700,000	5.884	7.902	7.902	5.884	5.884	8.710	8.710	8.710	6.707	6.707	5.884	5.884	7.902	7.902	5.884
2,800,000	6.021	8.114	8.114	6.021	6.021	8.968	8.968	8.968	6.875	6.875	6.021	6.021	8.114	8.114	6.021
2,900,000	6.153	8.338	8.338	6.153	6.153	9.205	9.205	9.205	7.037	7.037	6.153	6.153	8.338	8.338	6.153
3,000,000	6.279	8.539	8.539	6.279	6.279	9.453	9.453	9.453	7.193	7.193	6.279	6.279	8.539	8.539	6.279
3,100,000	6.417	8.752	8.752	6.417	6.417	9.697	9.697	9.697	7.362	7.362	6.417	6.417	8.752	8.752	6.417
3,200,000	6.532	8.961	8.961	6.532	6.532	9.936	9.936	9.936	7.526	7.526	6.532	6.532	8.961	8.961	6.532
3,300,000	6.679	9.184	9.184	6.679	6.679	10.190	10.190	10.190	7.685	7.685	6.679	6.679	9.184	9.184	6.679
3,400,000	6.843	9.443	9.443	6.843	6.843	10.498	10.498	10.498	7.898	7.898	6.843	6.843	9.443	9.443	6.843
3,500,000	7.024	9.720	9.720	7.024	7.024	10.807	10.807	10.807	8.110	8.110	7.024	7.024	9.720	9.720	7.024
3,600,000	7.204	9.998	9.998	7.204	7.204	11.116	11.116	11.116	8.321	8.321	7.204	7.204	9.998	9.998	7.204
3,700,000	7.361	10.276	10.276	7.361	7.361	11.425	11.425	11.425	8.531	8.531	7.361	7.361	10.276	10.276	7.361
3,800,000	7.538	10.554	10.554	7.538	7.538	11.733	11.733	11.733	8.762	8.762	7.538	7.538	10.554	10.554	7.538
3,900,000	7.714	10.809	10.809	7.714	7.714	12.042	12.042	12.042	8.970	8.970	7.714	7.714	10.809	10.809	7.714
4,000,000	7.889	11.086	11.086	7.889	7.889	12.351	12.351	12.351	9.177	9.177	7.889	7.889	11.086	11.086	7.889
4,100,000	8.063	11.363	11.363	8.063	8.063	12.660	12.660	12.660	9.383	9.383	8.063	8.063	11.363	11.363	8.063
4,200,000	8.235	11.640	11.640	8.235	8.235	12.969	12.969	12.969	9.588	9.588	8.235	8.235	11.640	11.640	8.235
4,300,000	8.407	11.917	11.917	8.407	8.407	13.277	13.277	13.277	9.816	9.816	8.407	8.407	11.917	11.917	8.407
4,400,000	8.577	12.169	12.169	8.577	8.577	13.586	13.586	13.586	10.019	10.019	8.577	8.577	12.169	12.169	8.577
4,500,000	8.746	12.446	12.446	8.746	8.746	13.895	13.895	13.895	10.221	10.221	8.746	8.746	12.446	12.446	8.746
4,600,000	8.914	12.722	12.722	8.914	8.914	14.204	14.204	14.204	10.448	10.448	8.914	8.914	12.722	12.722	8.914
4,700,000	9.080	12.999	12.999	9.080	9.080	14.512	14.512	14.512	10.648	10.648	9.080	9.080	12.999	12.999	9.080
4,800,000	9.246	13.276	13.276	9.246	9.246	14.821	14.821	14.821	10.847	10.847	9.246	9.246	13.276	13.276	9.246
4,900,000	9.410	13.524	13.524	9.410	9.410	15.130	15.130	15.130	11.073	11.073	9.410	9.410	13.524	13.524	9.410
5,000,000	9.574	13.800	13.800	9.574	9.574	15.439	15.439	15.439	11.270	11.270	9.574	9.574	13.800	13.800	9.574
Ea Addl $000	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016

Amount of Insurance Factor: Building - Wind

Building Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.097	0.097	0.046	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097
10,000	0.145	0.145	0.082	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145
15,000	0.183	0.183	0.116	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183
20,000	0.217	0.217	0.148	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217
25,000	0.247	0.247	0.178	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247
30,000	0.275	0.275	0.207	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275
35,000	0.301	0.301	0.236	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301
40,000	0.325	0.325	0.264	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325
45,000	0.349	0.349	0.292	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349
50,000	0.371	0.371	0.319	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371
55,000	0.392	0.392	0.346	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392
60,000	0.412	0.412	0.372	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412
65,000	0.432	0.432	0.398	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432
70,000	0.451	0.451	0.423	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451
75,000	0.470	0.470	0.449	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470
80,000	0.488	0.488	0.474	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488
85,000	0.505	0.505	0.499	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505
90,000	0.522	0.522	0.523	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522
95,000	0.539	0.539	0.547	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539
100,000	0.556	0.556	0.572	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556
110,000	0.587	0.587	0.619	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587
120,000	0.618	0.618	0.667	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618
130,000	0.664	0.664	0.710	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664
140,000	0.713	0.713	0.753	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713
150,000	0.761	0.761	0.796	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761
160,000	0.809	0.809	0.838	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809
170,000	0.857	0.857	0.879	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857
180,000	0.905	0.905	0.920	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905
190,000	0.953	0.953	0.960	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.053	1.053	1.045	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053
220,000	1.091	1.091	1.079	1.095	1.091	1.095	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091
230,000	1.128	1.128	1.112	1.137	1.128	1.137	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128
240,000	1.165	1.165	1.147	1.180	1.165	1.180	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165
250,000	1.202	1.202	1.180	1.221	1.202	1.221	1.202	1.202	1.202	1.202	1.202	1.202	1.202	1.202	1.202
260,000	1.239	1.239	1.213	1.264	1.239	1.264	1.239	1.239	1.239	1.239	1.239	1.239	1.239	1.239	1.239
270,000	1.274	1.274	1.246	1.305	1.274	1.305	1.274	1.274	1.274	1.274	1.274	1.274	1.274	1.274	1.274
280,000	1.312	1.312	1.278	1.347	1.312	1.347	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312
290,000	1.347	1.347	1.311	1.389	1.347	1.389	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347
300,000	1.384	1.384	1.343	1.432	1.384	1.432	1.384	1.384	1.384	1.384	1.384	1.384	1.384	1.384	1.384
310,000	1.421	1.421	1.377	1.473	1.421	1.473	1.421	1.421	1.421	1.421	1.421	1.421	1.421	1.421	1.421
320,000	1.457	1.457	1.409	1.516	1.457	1.516	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457
330,000	1.492	1.492	1.441	1.557	1.492	1.557	1.492	1.492	1.492	1.492	1.492	1.492	1.492	1.492	1.492
340,000	1.528	1.528	1.473	1.601	1.528	1.601	1.528	1.528	1.528	1.528	1.528	1.528	1.528	1.528	1.528
350,000	1.565	1.565	1.505	1.642	1.565	1.642	1.565	1.565	1.565	1.565	1.565	1.565	1.565	1.565	1.565
360,000	1.600	1.600	1.538	1.685	1.600	1.685	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600
370,000	1.636	1.636	1.570	1.726	1.636	1.726	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636
380,000	1.673	1.673	1.601	1.769	1.673	1.769	1.673	1.673	1.673	1.673	1.673	1.673	1.673	1.673	1.673
390,000	1.708	1.708	1.633	1.813	1.708	1.813	1.708	1.708	1.708	1.708	1.708	1.708	1.708	1.708	1.708
400,000	1.745	1.745	1.665	1.855	1.745	1.855	1.745	1.745	1.745	1.745	1.745	1.745	1.745	1.745	1.745
425,000	1.822	1.822	1.733	1.949	1.822	1.949	1.822	1.822	1.822	1.822	1.822	1.822	1.822	1.822	1.822
450,000	1.898	1.898	1.798	2.040	1.898	2.040	1.898	1.898	1.898	1.898	1.898	1.898	1.898	1.898	1.898
475,000	1.976	1.976	1.864	2.134	1.976	2.134	1.976	1.976	1.976	1.976	1.976	1.976	1.976	1.976	1.976
500,000	2.050	2.050	1.929	2.226	2.050	2.226	2.050	2.050	2.050	2.050	2.050	2.050	2.050	2.050	2.050
525,000	2.126	2.126	1.993	2.318	2.126	2.318	2.126	2.126	2.126	2.126	2.126	2.126	2.126	2.126	2.126
550,000	2.200	2.200	2.057	2.411	2.200	2.411	2.200	2.200	2.200	2.200	2.200	2.200	2.200	2.200	2.200
575,000	2.274	2.274	2.121	2.503	2.274	2.503	2.274	2.274	2.274	2.274	2.274	2.274	2.274	2.274	2.274
600,000	2.346	2.346	2.185	2.592	2.346	2.592	2.346	2.346	2.346	2.346	2.346	2.346	2.346	2.346	2.346

Amount of Insurance Factor: Building - Wind

Building Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	2.419	2.419	2.247	2.684	2.419	2.684	2.419	2.419	2.419	2.419	2.419	2.419	2.419	2.419	2.419
650,000	2.493	2.493	2.310	2.773	2.493	2.773	2.493	2.493	2.493	2.493	2.493	2.493	2.493	2.493	2.493
675,000	2.554	2.554	2.360	2.853	2.554	2.853	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554
700,000	2.616	2.616	2.411	2.930	2.616	2.930	2.616	2.616	2.616	2.616	2.616	2.616	2.616	2.616	2.616
725,000	2.676	2.676	2.460	3.006	2.676	3.006	2.676	2.676	2.676	2.676	2.676	2.676	2.676	2.676	2.676
750,000	2.734	2.734	2.510	3.083	2.734	3.083	2.734	2.734	2.734	2.734	2.734	2.734	2.734	2.734	2.734
775,000	2.790	2.790	2.558	3.159	2.790	3.159	2.790	2.790	2.790	2.790	2.790	2.790	2.790	2.790	2.790
800,000	2.847	2.847	2.604	3.234	2.847	3.234	2.847	2.847	2.847	2.847	2.847	2.847	2.847	2.847	2.847
825,000	2.908	2.908	2.652	3.306	2.908	3.306	2.908	2.908	2.908	2.908	2.908	2.908	2.908	2.908	2.908
850,000	2.962	2.962	2.698	3.382	2.962	3.382	2.962	2.962	2.962	2.962	2.962	2.962	2.962	2.962	2.962
875,000	3.019	3.019	2.747	3.456	3.019	3.456	3.019	3.019	3.019	3.019	3.019	3.019	3.019	3.019	3.019
900,000	3.074	3.074	2.789	3.529	3.074	3.529	3.074	3.074	3.074	3.074	3.074	3.074	3.074	3.074	3.074
925,000	3.127	3.127	2.835	3.601	3.127	3.601	3.127	3.127	3.127	3.127	3.127	3.127	3.127	3.127	3.127
950,000	3.185	3.185	2.879	3.671	3.185	3.671	3.185	3.185	3.185	3.185	3.185	3.185	3.185	3.185	3.185
975,000	3.235	3.235	2.926	3.745	3.235	3.745	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235
1,000,000	3.289	3.289	2.967	3.812	3.289	3.812	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289
1,100,000	3.498	3.498	3.137	4.092	3.498	4.092	3.498	3.498	3.498	3.498	3.498	3.498	3.498	3.498	3.498
1,200,000	3.698	3.698	3.298	4.361	3.698	4.361	3.698	3.698	3.698	3.698	3.698	3.698	3.698	3.698	3.698
1,300,000	3.924	3.924	3.513	4.702	3.924	4.702	3.924	3.924	3.924	3.924	3.924	3.924	3.924	3.924	3.924
1,400,000	4.146	4.146	3.727	5.047	4.146	5.047	4.146	4.146	4.146	4.146	4.146	4.146	4.146	4.146	4.146
1,500,000	4.373	4.373	3.942	5.391	4.373	5.391	4.373	4.373	4.373	4.373	4.373	4.373	4.373	4.373	4.373
1,600,000	4.591	4.591	4.149	5.732	4.591	5.732	4.591	4.591	4.591	4.591	4.591	4.591	4.591	4.591	4.591
1,700,000	4.800	4.800	4.350	6.080	4.800	6.080	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800
1,800,000	5.009	5.009	4.554	6.417	5.009	6.417	5.009	5.009	5.009	5.009	5.009	5.009	5.009	5.009	5.009
1,900,000	5.222	5.222	4.763	6.763	5.222	6.763	5.222	5.222	5.222	5.222	5.222	5.222	5.222	5.222	5.222
2,000,000	5.428	5.428	4.957	7.096	5.428	7.096	5.428	5.428	5.428	5.428	5.428	5.428	5.428	5.428	5.428
2,100,000	5.627	5.627	5.156	7.438	5.627	7.438	5.627	5.627	5.627	5.627	5.627	5.627	5.627	5.627	5.627
2,200,000	5.832	5.832	5.351	7.780	5.832	7.780	5.832	5.832	5.832	5.832	5.832	5.832	5.832	5.832	5.832
2,300,000	6.031	6.031	5.541	8.120	6.031	8.120	6.031	6.031	6.031	6.031	6.031	6.031	6.031	6.031	6.031
2,400,000	6.224	6.224	5.741	8.459	6.224	8.459	6.224	6.224	6.224	6.224	6.224	6.224	6.224	6.224	6.224
2,500,000	6.411	6.411	5.923	8.783	6.411	8.783	6.411	6.411	6.411	6.411	6.411	6.411	6.411	6.411	6.411
2,600,000	6.608	6.608	6.115	9.120	6.608	9.120	6.608	6.608	6.608	6.608	6.608	6.608	6.608	6.608	6.608
2,700,000	6.800	6.800	6.303	9.455	6.800	9.455	6.800	6.800	6.800	6.800	6.800	6.800	6.800	6.800	6.800
2,800,000	6.987	6.987	6.488	9.805	6.987	9.805	6.987	6.987	6.987	6.987	6.987	6.987	6.987	6.987	6.987
2,900,000	7.170	7.170	6.670	10.138	7.170	10.138	7.170	7.170	7.170	7.170	7.170	7.170	7.170	7.170	7.170
3,000,000	7.366	7.366	6.866	10.471	7.366	10.471	7.366	7.366	7.366	7.366	7.366	7.366	7.366	7.366	7.366
3,100,000	7.540	7.540	7.041	10.802	7.540	10.802	7.540	7.540	7.540	7.540	7.540	7.540	7.540	7.540	7.540
3,200,000	7.728	7.728	7.231	11.132	7.728	11.132	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728
3,300,000	7.913	7.913	7.400	11.461	7.913	11.461	7.913	7.913	7.913	7.913	7.913	7.913	7.913	7.913	7.913
3,400,000	8.094	8.094	7.585	11.789	8.094	11.789	8.094	8.094	8.094	8.094	8.094	8.094	8.094	8.094	8.094
3,500,000	8.271	8.271	7.768	12.135	8.271	12.135	8.271	8.271	8.271	8.271	8.271	8.271	8.271	8.271	8.271
3,600,000	8.446	8.446	7.949	12.461	8.446	12.461	8.446	8.446	8.446	8.446	8.446	8.446	8.446	8.446	8.446
3,700,000	8.616	8.616	8.106	12.786	8.616	12.786	8.616	8.616	8.616	8.616	8.616	8.616	8.616	8.616	8.616
3,800,000	8.784	8.784	8.281	13.132	8.784	13.132	8.784	8.784	8.784	8.784	8.784	8.784	8.784	8.784	8.784
3,900,000	8.970	8.970	8.477	13.455	8.970	13.455	8.970	8.970	8.970	8.970	8.970	8.970	8.970	8.970	8.970
4,000,000	9.131	9.131	8.648	13.777	9.131	13.777	9.131	9.131	9.131	9.131	9.131	9.131	9.131	9.131	9.131
4,100,000	9.312	9.312	8.817	14.121	9.312	14.121	9.312	9.312	9.312	9.312	9.312	9.312	9.312	9.312	9.312
4,200,000	9.467	9.467	8.984	14.442	9.467	14.442	9.467	9.467	9.467	9.467	9.467	9.467	9.467	9.467	9.467
4,300,000	9.643	9.643	9.148	14.761	9.643	14.761	9.643	9.643	9.643	9.643	9.643	9.643	9.643	9.643	9.643
4,400,000	9.816	9.816	9.336	15.104	9.816	15.104	9.816	9.816	9.816	9.816	9.816	9.816	9.816	9.816	9.816
4,500,000	9.988	9.988	9.496	15.422	9.988	15.422	9.988	9.988	9.988	9.988	9.988	9.988	9.988	9.988	9.988
4,600,000	10.157	10.157	9.654	15.764	10.157	15.764	10.157	10.157	10.157	10.157	10.157	10.157	10.157	10.157	10.157
4,700,000	10.324	10.324	9.837	16.080	10.324	16.080	10.324	10.324	10.324	10.324	10.324	10.324	10.324	10.324	10.324
4,800,000	10.488	10.488	9.991	16.422	10.488	16.422	10.488	10.488	10.488	10.488	10.488	10.488	10.488	10.488	10.488
4,900,000	10.650	10.650	10.171	16.736	10.650	16.736	10.650	10.650	10.650	10.650	10.650	10.650	10.650	10.650	10.650
5,000,000	10.810	10.810	10.321	17.049	10.810	17.049	10.810	10.810	10.810	10.810	10.810	10.810	10.810	10.810	10.810
Ea Addl $000	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016

Amount of Insurance Factor: Building - Wind

Building Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097	0.097
10,000	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145
15,000	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183	0.183
20,000	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217	0.217
25,000	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247	0.247
30,000	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275
35,000	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301	0.301
40,000	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325
45,000	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349	0.349
50,000	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371	0.371
55,000	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392	0.392
60,000	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412	0.412
65,000	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432	0.432
70,000	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451
75,000	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470	0.470
80,000	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488	0.488
85,000	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505
90,000	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522
95,000	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539	0.539
100,000	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556	0.556
110,000	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587	0.587
120,000	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618
130,000	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664
140,000	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713	0.713
150,000	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761	0.761
160,000	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809
170,000	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857	0.857
180,000	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905	0.905
190,000	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953	0.953
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053	1.053
220,000	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091
230,000	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128	1.128
240,000	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165	1.165
250,000	1.202	1.202	1.202	1.202	1.202	1.202	1.202	1.202	1.202	1.202	1.202	1.202	1.202	1.202	1.202
260,000	1.239	1.239	1.239	1.239	1.239	1.239	1.239	1.239	1.239	1.239	1.239	1.239	1.239	1.239	1.239
270,000	1.274	1.274	1.274	1.274	1.274	1.274	1.274	1.274	1.274	1.274	1.274	1.274	1.274	1.274	1.274
280,000	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312
290,000	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347
300,000	1.384	1.384	1.384	1.384	1.384	1.384	1.384	1.384	1.384	1.384	1.384	1.384	1.384	1.384	1.384
310,000	1.421	1.421	1.421	1.421	1.421	1.421	1.421	1.421	1.421	1.421	1.421	1.421	1.421	1.421	1.421
320,000	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457	1.457
330,000	1.492	1.492	1.492	1.492	1.492	1.492	1.492	1.492	1.492	1.492	1.492	1.492	1.492	1.492	1.492
340,000	1.528	1.528	1.528	1.528	1.528	1.528	1.528	1.528	1.528	1.528	1.528	1.528	1.528	1.528	1.528
350,000	1.565	1.565	1.565	1.565	1.565	1.565	1.565	1.565	1.565	1.565	1.565	1.565	1.565	1.565	1.565
360,000	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600	1.600
370,000	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636
380,000	1.673	1.673	1.673	1.673	1.673	1.673	1.673	1.673	1.673	1.673	1.673	1.673	1.673	1.673	1.673
390,000	1.708	1.708	1.708	1.708	1.708	1.708	1.708	1.708	1.708	1.708	1.708	1.708	1.708	1.708	1.708
400,000	1.745	1.745	1.745	1.745	1.745	1.745	1.745	1.745	1.745	1.745	1.745	1.745	1.745	1.745	1.745
425,000	1.822	1.822	1.822	1.822	1.822	1.822	1.822	1.822	1.822	1.822	1.822	1.822	1.822	1.822	1.822
450,000	1.898	1.898	1.898	1.898	1.898	1.898	1.898	1.898	1.898	1.898	1.898	1.898	1.898	1.898	1.898
475,000	1.976	1.976	1.976	1.976	1.976	1.976	1.976	1.976	1.976	1.976	1.976	1.976	1.976	1.976	1.976
500,000	2.050	2.050	2.050	2.050	2.050	2.050	2.050	2.050	2.050	2.050	2.050	2.050	2.050	2.050	2.050
525,000	2.126	2.126	2.126	2.126	2.126	2.126	2.126	2.126	2.126	2.126	2.126	2.126	2.126	2.126	2.126
550,000	2.200	2.200	2.200	2.200	2.200	2.200	2.200	2.200	2.200	2.200	2.200	2.200	2.200	2.200	2.200
575,000	2.274	2.274	2.274	2.274	2.274	2.274	2.274	2.274	2.274	2.274	2.274	2.274	2.274	2.274	2.274
600,000	2.346	2.346	2.346	2.346	2.346	2.346	2.346	2.346	2.346	2.346	2.346	2.346	2.346	2.346	2.346

Amount of Insurance Factor: Building - Wind

Building Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	2.419	2.419	2.419	2.419	2.419	2.419	2.419	2.419	2.419	2.419	2.419	2.419	2.419	2.419	2.419
650,000	2.493	2.493	2.493	2.493	2.493	2.493	2.493	2.493	2.493	2.493	2.493	2.493	2.493	2.493	2.493
675,000	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554	2.554
700,000	2.616	2.616	2.616	2.616	2.616	2.616	2.616	2.616	2.616	2.616	2.616	2.616	2.616	2.616	2.616
725,000	2.676	2.676	2.676	2.676	2.676	2.676	2.676	2.676	2.676	2.676	2.676	2.676	2.676	2.676	2.676
750,000	2.734	2.734	2.734	2.734	2.734	2.734	2.734	2.734	2.734	2.734	2.734	2.734	2.734	2.734	2.734
775,000	2.790	2.790	2.790	2.790	2.790	2.790	2.790	2.790	2.790	2.790	2.790	2.790	2.790	2.790	2.790
800,000	2.847	2.847	2.847	2.847	2.847	2.847	2.847	2.847	2.847	2.847	2.847	2.847	2.847	2.847	2.847
825,000	2.908	2.908	2.908	2.908	2.908	2.908	2.908	2.908	2.908	2.908	2.908	2.908	2.908	2.908	2.908
850,000	2.962	2.962	2.962	2.962	2.962	2.962	2.962	2.962	2.962	2.962	2.962	2.962	2.962	2.962	2.962
875,000	3.019	3.019	3.019	3.019	3.019	3.019	3.019	3.019	3.019	3.019	3.019	3.019	3.019	3.019	3.019
900,000	3.074	3.074	3.074	3.074	3.074	3.074	3.074	3.074	3.074	3.074	3.074	3.074	3.074	3.074	3.074
925,000	3.127	3.127	3.127	3.127	3.127	3.127	3.127	3.127	3.127	3.127	3.127	3.127	3.127	3.127	3.127
950,000	3.185	3.185	3.185	3.185	3.185	3.185	3.185	3.185	3.185	3.185	3.185	3.185	3.185	3.185	3.185
975,000	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235	3.235
1,000,000	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289
1,100,000	3.498	3.498	3.498	3.498	3.498	3.498	3.498	3.498	3.498	3.498	3.498	3.498	3.498	3.498	3.498
1,200,000	3.698	3.698	3.698	3.698	3.698	3.698	3.698	3.698	3.698	3.698	3.698	3.698	3.698	3.698	3.698
1,300,000	3.924	3.924	3.924	3.924	3.924	3.924	3.924	3.924	3.924	3.924	3.924	3.924	3.924	3.924	3.924
1,400,000	4.146	4.146	4.146	4.146	4.146	4.146	4.146	4.146	4.146	4.146	4.146	4.146	4.146	4.146	4.146
1,500,000	4.373	4.373	4.373	4.373	4.373	4.373	4.373	4.373	4.373	4.373	4.373	4.373	4.373	4.373	4.373
1,600,000	4.591	4.591	4.591	4.591	4.591	4.591	4.591	4.591	4.591	4.591	4.591	4.591	4.591	4.591	4.591
1,700,000	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800
1,800,000	5.009	5.009	5.009	5.009	5.009	5.009	5.009	5.009	5.009	5.009	5.009	5.009	5.009	5.009	5.009
1,900,000	5.222	5.222	5.222	5.222	5.222	5.222	5.222	5.222	5.222	5.222	5.222	5.222	5.222	5.222	5.222
2,000,000	5.428	5.428	5.428	5.428	5.428	5.428	5.428	5.428	5.428	5.428	5.428	5.428	5.428	5.428	5.428
2,100,000	5.627	5.627	5.627	5.627	5.627	5.627	5.627	5.627	5.627	5.627	5.627	5.627	5.627	5.627	5.627
2,200,000	5.832	5.832	5.832	5.832	5.832	5.832	5.832	5.832	5.832	5.832	5.832	5.832	5.832	5.832	5.832
2,300,000	6.031	6.031	6.031	6.031	6.031	6.031	6.031	6.031	6.031	6.031	6.031	6.031	6.031	6.031	6.031
2,400,000	6.224	6.224	6.224	6.224	6.224	6.224	6.224	6.224	6.224	6.224	6.224	6.224	6.224	6.224	6.224
2,500,000	6.411	6.411	6.411	6.411	6.411	6.411	6.411	6.411	6.411	6.411	6.411	6.411	6.411	6.411	6.411
2,600,000	6.608	6.608	6.608	6.608	6.608	6.608	6.608	6.608	6.608	6.608	6.608	6.608	6.608	6.608	6.608
2,700,000	6.800	6.800	6.800	6.800	6.800	6.800	6.800	6.800	6.800	6.800	6.800	6.800	6.800	6.800	6.800
2,800,000	6.987	6.987	6.987	6.987	6.987	6.987	6.987	6.987	6.987	6.987	6.987	6.987	6.987	6.987	6.987
2,900,000	7.170	7.170	7.170	7.170	7.170	7.170	7.170	7.170	7.170	7.170	7.170	7.170	7.170	7.170	7.170
3,000,000	7.366	7.366	7.366	7.366	7.366	7.366	7.366	7.366	7.366	7.366	7.366	7.366	7.366	7.366	7.366
3,100,000	7.540	7.540	7.540	7.540	7.540	7.540	7.540	7.540	7.540	7.540	7.540	7.540	7.540	7.540	7.540
3,200,000	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728
3,300,000	7.913	7.913	7.913	7.913	7.913	7.913	7.913	7.913	7.913	7.913	7.913	7.913	7.913	7.913	7.913
3,400,000	8.094	8.094	8.094	8.094	8.094	8.094	8.094	8.094	8.094	8.094	8.094	8.094	8.094	8.094	8.094
3,500,000	8.271	8.271	8.271	8.271	8.271	8.271	8.271	8.271	8.271	8.271	8.271	8.271	8.271	8.271	8.271
3,600,000	8.446	8.446	8.446	8.446	8.446	8.446	8.446	8.446	8.446	8.446	8.446	8.446	8.446	8.446	8.446
3,700,000	8.616	8.616	8.616	8.616	8.616	8.616	8.616	8.616	8.616	8.616	8.616	8.616	8.616	8.616	8.616
3,800,000	8.784	8.784	8.784	8.784	8.784	8.784	8.784	8.784	8.784	8.784	8.784	8.784	8.784	8.784	8.784
3,900,000	8.970	8.970	8.970	8.970	8.970	8.970	8.970	8.970	8.970	8.970	8.970	8.970	8.970	8.970	8.970
4,000,000	9.131	9.131	9.131	9.131	9.131	9.131	9.131	9.131	9.131	9.131	9.131	9.131	9.131	9.131	9.131
4,100,000	9.312	9.312	9.312	9.312	9.312	9.312	9.312	9.312	9.312	9.312	9.312	9.312	9.312	9.312	9.312
4,200,000	9.467	9.467	9.467	9.467	9.467	9.467	9.467	9.467	9.467	9.467	9.467	9.467	9.467	9.467	9.467
4,300,000	9.643	9.643	9.643	9.643	9.643	9.643	9.643	9.643	9.643	9.643	9.643	9.643	9.643	9.643	9.643
4,400,000	9.816	9.816	9.816	9.816	9.816	9.816	9.816	9.816	9.816	9.816	9.816	9.816	9.816	9.816	9.816
4,500,000	9.988	9.988	9.988	9.988	9.988	9.988	9.988	9.988	9.988	9.988	9.988	9.988	9.988	9.988	9.988
4,600,000	10.157	10.157	10.157	10.157	10.157	10.157	10.157	10.157	10.157	10.157	10.157	10.157	10.157	10.157	10.157
4,700,000	10.324	10.324	10.324	10.324	10.324	10.324	10.324	10.324	10.324	10.324	10.324	10.324	10.324	10.324	10.324
4,800,000	10.488	10.488	10.488	10.488	10.488	10.488	10.488	10.488	10.488	10.488	10.488	10.488	10.488	10.488	10.488
4,900,000	10.650	10.650	10.650	10.650	10.650	10.650	10.650	10.650	10.650	10.650	10.650	10.650	10.650	10.650	10.650
5,000,000	10.810	10.810	10.810	10.810	10.810	10.810	10.810	10.810	10.810	10.810	10.810	10.810	10.810	10.810	10.810
Ea Addl $000	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016	0.0016

Amount of Insurance Factor: Building - Theft

Building Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.142	0.142	0.050	0.142	0.142	0.142	0.187	0.142	0.187	0.187	0.142	0.142	0.142	0.142	0.142
10,000	0.202	0.202	0.087	0.202	0.202	0.202	0.253	0.202	0.253	0.253	0.202	0.202	0.202	0.202	0.202
15,000	0.248	0.248	0.119	0.248	0.248	0.248	0.302	0.248	0.302	0.302	0.248	0.248	0.248	0.248	0.248
20,000	0.288	0.288	0.150	0.288	0.288	0.288	0.342	0.288	0.342	0.342	0.288	0.288	0.288	0.288	0.288
25,000	0.322	0.322	0.179	0.322	0.322	0.322	0.377	0.322	0.377	0.377	0.322	0.322	0.322	0.322	0.322
30,000	0.354	0.354	0.207	0.354	0.354	0.354	0.408	0.354	0.408	0.408	0.354	0.354	0.354	0.354	0.354
35,000	0.383	0.383	0.234	0.383	0.383	0.383	0.436	0.383	0.436	0.436	0.383	0.383	0.383	0.383	0.383
40,000	0.410	0.410	0.260	0.410	0.410	0.410	0.462	0.410	0.462	0.462	0.410	0.410	0.410	0.410	0.410
45,000	0.435	0.435	0.286	0.435	0.435	0.435	0.487	0.435	0.487	0.487	0.435	0.435	0.435	0.435	0.435
50,000	0.459	0.459	0.310	0.459	0.459	0.459	0.510	0.459	0.510	0.510	0.459	0.459	0.459	0.459	0.459
55,000	0.482	0.482	0.335	0.482	0.482	0.482	0.531	0.482	0.531	0.531	0.482	0.482	0.482	0.482	0.482
60,000	0.504	0.504	0.359	0.504	0.504	0.504	0.552	0.504	0.552	0.552	0.504	0.504	0.504	0.504	0.504
65,000	0.525	0.525	0.382	0.525	0.525	0.525	0.571	0.525	0.571	0.571	0.525	0.525	0.525	0.525	0.525
70,000	0.546	0.546	0.405	0.546	0.546	0.546	0.590	0.546	0.590	0.590	0.546	0.546	0.546	0.546	0.546
75,000	0.565	0.565	0.428	0.565	0.565	0.565	0.608	0.565	0.608	0.608	0.565	0.565	0.565	0.565	0.565
80,000	0.584	0.584	0.451	0.584	0.584	0.584	0.626	0.584	0.626	0.626	0.584	0.584	0.584	0.584	0.584
85,000	0.602	0.602	0.473	0.602	0.602	0.602	0.642	0.602	0.642	0.642	0.602	0.602	0.602	0.602	0.602
90,000	0.620	0.620	0.495	0.620	0.620	0.620	0.658	0.620	0.658	0.658	0.620	0.620	0.620	0.620	0.620
95,000	0.637	0.637	0.516	0.637	0.637	0.637	0.674	0.637	0.674	0.674	0.637	0.637	0.637	0.637	0.637
100,000	0.655	0.655	0.538	0.655	0.655	0.655	0.690	0.655	0.690	0.690	0.655	0.655	0.655	0.655	0.655
110,000	0.687	0.687	0.580	0.687	0.687	0.687	0.719	0.687	0.719	0.719	0.687	0.687	0.687	0.687	0.687
120,000	0.718	0.718	0.622	0.718	0.718	0.718	0.746	0.718	0.746	0.746	0.718	0.718	0.718	0.718	0.718
130,000	0.748	0.748	0.662	0.748	0.748	0.748	0.773	0.748	0.773	0.773	0.748	0.748	0.748	0.748	0.748
140,000	0.777	0.777	0.703	0.777	0.777	0.777	0.799	0.777	0.799	0.799	0.777	0.777	0.777	0.777	0.777
150,000	0.806	0.806	0.753	0.806	0.806	0.806	0.823	0.806	0.823	0.823	0.806	0.806	0.806	0.806	0.806
160,000	0.838	0.838	0.803	0.838	0.838	0.838	0.853	0.838	0.853	0.853	0.838	0.838	0.838	0.838	0.838
170,000	0.880	0.880	0.853	0.880	0.880	0.880	0.890	0.880	0.890	0.890	0.880	0.880	0.880	0.880	0.880
180,000	0.920	0.920	0.904	0.920	0.920	0.920	0.928	0.920	0.928	0.928	0.920	0.920	0.920	0.920	0.920
190,000	0.960	0.960	0.954	0.960	0.960	0.960	0.964	0.960	0.964	0.964	0.960	0.960	0.960	0.960	0.960
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.045	1.045	1.055	1.045	1.045	1.045	1.040	1.045	1.040	1.040	1.045	1.045	1.045	1.045	1.045
220,000	1.089	1.089	1.111	1.089	1.089	1.089	1.081	1.089	1.081	1.081	1.089	1.089	1.089	1.089	1.089
230,000	1.133	1.133	1.167	1.133	1.133	1.133	1.122	1.133	1.122	1.122	1.133	1.133	1.133	1.133	1.133
240,000	1.177	1.177	1.224	1.177	1.177	1.177	1.162	1.177	1.162	1.162	1.177	1.177	1.177	1.177	1.177
250,000	1.222	1.222	1.281	1.222	1.222	1.222	1.202	1.222	1.202	1.202	1.222	1.222	1.222	1.222	1.222
260,000	1.267	1.267	1.339	1.267	1.267	1.267	1.243	1.267	1.243	1.243	1.267	1.267	1.267	1.267	1.267
270,000	1.312	1.312	1.397	1.312	1.312	1.312	1.283	1.312	1.283	1.283	1.312	1.312	1.312	1.312	1.312
280,000	1.357	1.357	1.456	1.357	1.357	1.357	1.322	1.357	1.322	1.322	1.357	1.357	1.357	1.357	1.357
290,000	1.402	1.402	1.515	1.402	1.402	1.402	1.362	1.402	1.362	1.362	1.402	1.402	1.402	1.402	1.402
300,000	1.446	1.446	1.575	1.446	1.446	1.446	1.403	1.446	1.403	1.403	1.446	1.446	1.446	1.446	1.446
310,000	1.491	1.491	1.635	1.491	1.491	1.491	1.442	1.491	1.442	1.442	1.491	1.491	1.491	1.491	1.491
320,000	1.537	1.537	1.696	1.537	1.537	1.537	1.484	1.537	1.484	1.484	1.537	1.537	1.537	1.537	1.537
330,000	1.582	1.582	1.757	1.582	1.582	1.582	1.524	1.582	1.524	1.524	1.582	1.582	1.582	1.582	1.582
340,000	1.626	1.626	1.819	1.626	1.626	1.626	1.564	1.626	1.564	1.564	1.626	1.626	1.626	1.626	1.626
350,000	1.672	1.672	1.881	1.672	1.672	1.672	1.603	1.672	1.603	1.603	1.672	1.672	1.672	1.672	1.672
360,000	1.707	1.707	1.944	1.707	1.707	1.707	1.633	1.707	1.633	1.633	1.707	1.707	1.707	1.707	1.707
370,000	1.740	1.740	2.007	1.740	1.740	1.740	1.662	1.740	1.662	1.662	1.740	1.740	1.740	1.740	1.740
380,000	1.775	1.775	2.071	1.775	1.775	1.775	1.692	1.775	1.692	1.692	1.775	1.775	1.775	1.775	1.775
390,000	1.809	1.809	2.135	1.809	1.809	1.809	1.721	1.809	1.721	1.721	1.809	1.809	1.809	1.809	1.809
400,000	1.841	1.841	2.200	1.841	1.841	1.841	1.749	1.841	1.749	1.749	1.841	1.841	1.841	1.841	1.841
425,000	1.914	1.914	2.348	1.914	1.914	1.914	1.808	1.914	1.808	1.808	1.914	1.914	1.914	1.914	1.914
450,000	1.983	1.983	2.495	1.983	1.983	1.983	1.866	1.983	1.866	1.866	1.983	1.983	1.983	1.983	1.983
475,000	2.052	2.052	2.622	2.052	2.052	2.052	1.923	2.052	1.923	1.923	2.052	2.052	2.052	2.052	2.052
500,000	2.120	2.120	2.750	2.120	2.120	2.120	1.980	2.120	1.980	1.980	2.120	2.120	2.120	2.120	2.120
525,000	2.188	2.188	2.876	2.188	2.188	2.188	2.035	2.188	2.035	2.035	2.188	2.188	2.188	2.188	2.188
550,000	2.256	2.256	3.002	2.256	2.256	2.256	2.091	2.256	2.091	2.091	2.256	2.256	2.256	2.256	2.256
575,000	2.320	2.320	3.129	2.320	2.320	2.320	2.144	2.320	2.144	2.144	2.320	2.320	2.320	2.320	2.320
600,000	2.387	2.387	3.256	2.387	2.387	2.387	2.199	2.387	2.199	2.199	2.387	2.387	2.387	2.387	2.387

Amount of Insurance Factor: Building - Theft

Building Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	2.451	2.451	3.385	2.451	2.451	2.451	2.251	2.451	2.251	2.251	2.451	2.451	2.451	2.451	2.451
650,000	2.515	2.515	3.513	2.515	2.515	2.515	2.302	2.515	2.302	2.302	2.515	2.515	2.515	2.515	2.515
675,000	2.569	2.569	3.625	2.569	2.569	2.569	2.344	2.569	2.344	2.344	2.569	2.569	2.569	2.569	2.569
700,000	2.620	2.620	3.735	2.620	2.620	2.620	2.387	2.620	2.387	2.387	2.620	2.620	2.620	2.620	2.620
725,000	2.672	2.672	3.848	2.672	2.672	2.672	2.426	2.672	2.426	2.426	2.672	2.672	2.672	2.672	2.672
750,000	2.721	2.721	3.959	2.721	2.721	2.721	2.467	2.721	2.467	2.467	2.721	2.721	2.721	2.721	2.721
775,000	2.772	2.772	4.069	2.772	2.772	2.772	2.504	2.772	2.504	2.504	2.772	2.772	2.772	2.772	2.772
800,000	2.820	2.820	4.177	2.820	2.820	2.820	2.544	2.820	2.544	2.544	2.820	2.820	2.820	2.820	2.820
825,000	2.870	2.870	4.284	2.870	2.870	2.870	2.581	2.870	2.581	2.581	2.870	2.870	2.870	2.870	2.870
850,000	2.918	2.918	4.394	2.918	2.918	2.918	2.615	2.918	2.615	2.615	2.918	2.918	2.918	2.918	2.918
875,000	2.963	2.963	4.498	2.963	2.963	2.963	2.651	2.963	2.651	2.651	2.963	2.963	2.963	2.963	2.963
900,000	3.012	3.012	4.606	3.012	3.012	3.012	2.691	3.012	2.691	2.691	3.012	3.012	3.012	3.012	3.012
925,000	3.058	3.058	4.712	3.058	3.058	3.058	2.723	3.058	2.723	2.723	3.058	3.058	3.058	3.058	3.058
950,000	3.103	3.103	4.818	3.103	3.103	3.103	2.759	3.103	2.759	2.759	3.103	3.103	3.103	3.103	3.103
975,000	3.145	3.145	4.922	3.145	3.145	3.145	2.792	3.145	2.792	2.792	3.145	3.145	3.145	3.145	3.145
1,000,000	3.191	3.191	5.031	3.191	3.191	3.191	2.829	3.191	2.829	2.829	3.191	3.191	3.191	3.191	3.191
1,100,000	3.365	3.365	5.446	3.365	3.365	3.365	2.960	3.365	2.960	2.960	3.365	3.365	3.365	3.365	3.365
1,200,000	3.526	3.526	5.858	3.526	3.526	3.526	3.084	3.526	3.084	3.084	3.526	3.526	3.526	3.526	3.526
1,300,000	3.685	3.685	6.257	3.685	3.685	3.685	3.207	3.685	3.207	3.207	3.685	3.685	3.685	3.685	3.685
1,400,000	3.840	3.840	6.657	3.840	3.840	3.840	3.317	3.840	3.317	3.317	3.840	3.840	3.840	3.840	3.840
1,500,000	3.985	3.985	7.055	3.985	3.985	3.985	3.433	3.985	3.433	3.433	3.985	3.985	3.985	3.985	3.985
1,600,000	4.131	4.131	7.443	4.131	4.131	4.131	3.533	4.131	3.533	3.533	4.131	4.131	4.131	4.131	4.131
1,700,000	4.272	4.272	7.830	4.272	4.272	4.272	3.636	4.272	3.636	3.636	4.272	4.272	4.272	4.272	4.272
1,800,000	4.409	4.409	8.208	4.409	4.409	4.409	3.736	4.409	3.736	3.736	4.409	4.409	4.409	4.409	4.409
1,900,000	4.545	4.545	8.587	4.545	4.545	4.545	3.835	4.545	3.835	3.835	4.545	4.545	4.545	4.545	4.545
2,000,000	4.669	4.669	8.970	4.669	4.669	4.669	3.933	4.669	3.933	3.933	4.669	4.669	4.669	4.669	4.669
2,100,000	4.806	4.806	9.334	4.806	4.806	4.806	4.021	4.806	4.021	4.021	4.806	4.806	4.806	4.806	4.806
2,200,000	4.921	4.921	9.703	4.921	4.921	4.921	4.111	4.921	4.111	4.111	4.921	4.921	4.921	4.921	4.921
2,300,000	5.052	5.052	10.077	5.052	5.052	5.052	4.206	5.052	4.206	4.206	5.052	5.052	5.052	5.052	5.052
2,400,000	5.161	5.161	10.433	5.161	5.161	5.161	4.292	5.161	4.292	4.292	5.161	5.161	5.161	5.161	5.161
2,500,000	5.290	5.290	10.796	5.290	5.290	5.290	4.370	5.290	4.370	4.370	5.290	5.290	5.290	5.290	5.290
2,600,000	5.397	5.397	11.153	5.397	5.397	5.397	4.455	5.397	4.455	4.455	5.397	5.397	5.397	5.397	5.397
2,700,000	5.511	5.511	11.520	5.511	5.511	5.511	4.533	5.511	4.533	4.533	5.511	5.511	5.511	5.511	5.511
2,800,000	5.619	5.619	11.866	5.619	5.619	5.619	4.621	5.619	4.621	4.621	5.619	5.619	5.619	5.619	5.619
2,900,000	5.736	5.736	12.223	5.736	5.736	5.736	4.686	5.736	4.686	4.686	5.736	5.736	5.736	5.736	5.736
3,000,000	5.848	5.848	12.575	5.848	5.848	5.848	4.761	5.848	4.761	4.761	5.848	5.848	5.848	5.848	5.848
3,100,000	5.954	5.954	12.923	5.954	5.954	5.954	4.848	5.954	4.848	4.848	5.954	5.954	5.954	5.954	5.954
3,200,000	6.054	6.054	13.266	6.054	6.054	6.054	4.913	6.054	4.913	4.913	6.054	6.054	6.054	6.054	6.054
3,300,000	6.167	6.167	13.605	6.167	6.167	6.167	4.990	6.167	4.990	4.990	6.167	6.167	6.167	6.167	6.167
3,400,000	6.256	6.256	13.959	6.256	6.256	6.256	5.063	6.256	5.063	5.063	6.256	6.256	6.256	6.256	6.256
3,500,000	6.360	6.360	14.289	6.360	6.360	6.360	5.132	6.360	5.132	5.132	6.360	6.360	6.360	6.360	6.360
3,600,000	6.458	6.458	14.635	6.458	6.458	6.458	5.196	6.458	5.196	5.196	6.458	6.458	6.458	6.458	6.458
3,700,000	6.553	6.553	14.978	6.553	6.553	6.553	5.276	6.553	5.276	5.276	6.553	6.553	6.553	6.553	6.553
3,800,000	6.664	6.664	15.317	6.664	6.664	6.664	5.331	6.664	5.331	5.331	6.664	6.664	6.664	6.664	6.664
3,900,000	6.750	6.750	15.653	6.750	6.750	6.750	5.404	6.750	5.404	5.404	6.750	6.750	6.750	6.750	6.750
4,000,000	6.854	6.854	15.985	6.854	6.854	6.854	5.474	6.854	5.474	5.474	6.854	6.854	6.854	6.854	6.854
4,100,000	6.931	6.931	16.314	6.931	6.931	6.931	5.540	6.931	5.540	5.540	6.931	6.931	6.931	6.931	6.931
4,200,000	7.028	7.028	16.639	7.028	7.028	7.028	5.603	7.028	5.603	5.603	7.028	7.028	7.028	7.028	7.028
4,300,000	7.121	7.121	16.961	7.121	7.121	7.121	5.662	7.121	5.662	5.662	7.121	7.121	7.121	7.121	7.121
4,400,000	7.211	7.211	17.305	7.211	7.211	7.211	5.718	7.211	5.718	5.718	7.211	7.211	7.211	7.211	7.211
4,500,000	7.297	7.297	17.621	7.297	7.297	7.297	5.796	7.297	5.796	5.796	7.297	7.297	7.297	7.297	7.297
4,600,000	7.406	7.406	17.960	7.406	7.406	7.406	5.845	7.406	5.845	5.845	7.406	7.406	7.406	7.406	7.406
4,700,000	7.486	7.486	18.269	7.486	7.486	7.486	5.918	7.486	5.918	5.918	7.486	7.486	7.486	7.486	7.486
4,800,000	7.562	7.562	18.602	7.562	7.562	7.562	5.962	7.562	5.962	5.962	7.562	7.562	7.562	7.562	7.562
4,900,000	7.664	7.664	18.934	7.664	7.664	7.664	6.029	7.664	6.029	6.029	7.664	7.664	7.664	7.664	7.664
5,000,000	7.734	7.734	19.234	7.734	7.734	7.734	6.095	7.734	6.095	6.095	7.734	7.734	7.734	7.734	7.734
Ea Addl $000	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007

Amount of Insurance Factor: Building - Theft

Building Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.142	0.142	0.142	0.142	0.142	0.142	0.142	0.142	0.142	0.142	0.142	0.142	0.142	0.142	0.142
10,000	0.202	0.202	0.202	0.202	0.202	0.202	0.202	0.202	0.202	0.202	0.202	0.202	0.202	0.202	0.202
15,000	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248
20,000	0.288	0.288	0.288	0.288	0.288	0.288	0.288	0.288	0.288	0.288	0.288	0.288	0.288	0.288	0.288
25,000	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322	0.322
30,000	0.354	0.354	0.354	0.354	0.354	0.354	0.354	0.354	0.354	0.354	0.354	0.354	0.354	0.354	0.354
35,000	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383
40,000	0.410	0.410	0.410	0.410	0.410	0.410	0.410	0.410	0.410	0.410	0.410	0.410	0.410	0.410	0.410
45,000	0.435	0.435	0.435	0.435	0.435	0.435	0.435	0.435	0.435	0.435	0.435	0.435	0.435	0.435	0.435
50,000	0.459	0.459	0.459	0.459	0.459	0.459	0.459	0.459	0.459	0.459	0.459	0.459	0.459	0.459	0.459
55,000	0.482	0.482	0.482	0.482	0.482	0.482	0.482	0.482	0.482	0.482	0.482	0.482	0.482	0.482	0.482
60,000	0.504	0.504	0.504	0.504	0.504	0.504	0.504	0.504	0.504	0.504	0.504	0.504	0.504	0.504	0.504
65,000	0.525	0.525	0.525	0.525	0.525	0.525	0.525	0.525	0.525	0.525	0.525	0.525	0.525	0.525	0.525
70,000	0.546	0.546	0.546	0.546	0.546	0.546	0.546	0.546	0.546	0.546	0.546	0.546	0.546	0.546	0.546
75,000	0.565	0.565	0.565	0.565	0.565	0.565	0.565	0.565	0.565	0.565	0.565	0.565	0.565	0.565	0.565
80,000	0.584	0.584	0.584	0.584	0.584	0.584	0.584	0.584	0.584	0.584	0.584	0.584	0.584	0.584	0.584
85,000	0.602	0.602	0.602	0.602	0.602	0.602	0.602	0.602	0.602	0.602	0.602	0.602	0.602	0.602	0.602
90,000	0.620	0.620	0.620	0.620	0.620	0.620	0.620	0.620	0.620	0.620	0.620	0.620	0.620	0.620	0.620
95,000	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637	0.637
100,000	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655
110,000	0.687	0.687	0.687	0.687	0.687	0.687	0.687	0.687	0.687	0.687	0.687	0.687	0.687	0.687	0.687
120,000	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718	0.718
130,000	0.748	0.748	0.748	0.748	0.748	0.748	0.748	0.748	0.748	0.748	0.748	0.748	0.748	0.748	0.748
140,000	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777	0.777
150,000	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806
160,000	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838	0.838
170,000	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880
180,000	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920
190,000	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045
220,000	1.089	1.089	1.089	1.089	1.089	1.089	1.089	1.089	1.089	1.089	1.089	1.089	1.089	1.089	1.089
230,000	1.133	1.133	1.133	1.133	1.133	1.133	1.133	1.133	1.133	1.133	1.133	1.133	1.133	1.133	1.133
240,000	1.177	1.177	1.177	1.177	1.177	1.177	1.177	1.177	1.177	1.177	1.177	1.177	1.177	1.177	1.177
250,000	1.222	1.222	1.222	1.222	1.222	1.222	1.222	1.222	1.222	1.222	1.222	1.222	1.222	1.222	1.222
260,000	1.267	1.267	1.267	1.267	1.267	1.267	1.267	1.267	1.267	1.267	1.267	1.267	1.267	1.267	1.267
270,000	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312
280,000	1.357	1.357	1.357	1.357	1.357	1.357	1.357	1.357	1.357	1.357	1.357	1.357	1.357	1.357	1.357
290,000	1.402	1.402	1.402	1.402	1.402	1.402	1.402	1.402	1.402	1.402	1.402	1.402	1.402	1.402	1.402
300,000	1.446	1.446	1.446	1.446	1.446	1.446	1.446	1.446	1.446	1.446	1.446	1.446	1.446	1.446	1.446
310,000	1.491	1.491	1.491	1.491	1.491	1.491	1.491	1.491	1.491	1.491	1.491	1.491	1.491	1.491	1.491
320,000	1.537	1.537	1.537	1.537	1.537	1.537	1.537	1.537	1.537	1.537	1.537	1.537	1.537	1.537	1.537
330,000	1.582	1.582	1.582	1.582	1.582	1.582	1.582	1.582	1.582	1.582	1.582	1.582	1.582	1.582	1.582
340,000	1.626	1.626	1.626	1.626	1.626	1.626	1.626	1.626	1.626	1.626	1.626	1.626	1.626	1.626	1.626
350,000	1.672	1.672	1.672	1.672	1.672	1.672	1.672	1.672	1.672	1.672	1.672	1.672	1.672	1.672	1.672
360,000	1.707	1.707	1.707	1.707	1.707	1.707	1.707	1.707	1.707	1.707	1.707	1.707	1.707	1.707	1.707
370,000	1.740	1.740	1.740	1.740	1.740	1.740	1.740	1.740	1.740	1.740	1.740	1.740	1.740	1.740	1.740
380,000	1.775	1.775	1.775	1.775	1.775	1.775	1.775	1.775	1.775	1.775	1.775	1.775	1.775	1.775	1.775
390,000	1.809	1.809	1.809	1.809	1.809	1.809	1.809	1.809	1.809	1.809	1.809	1.809	1.809	1.809	1.809
400,000	1.841	1.841	1.841	1.841	1.841	1.841	1.841	1.841	1.841	1.841	1.841	1.841	1.841	1.841	1.841
425,000	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.914
450,000	1.983	1.983	1.983	1.983	1.983	1.983	1.983	1.983	1.983	1.983	1.983	1.983	1.983	1.983	1.983
475,000	2.052	2.052	2.052	2.052	2.052	2.052	2.052	2.052	2.052	2.052	2.052	2.052	2.052	2.052	2.052
500,000	2.120	2.120	2.120	2.120	2.120	2.120	2.120	2.120	2.120	2.120	2.120	2.120	2.120	2.120	2.120
525,000	2.188	2.188	2.188	2.188	2.188	2.188	2.188	2.188	2.188	2.188	2.188	2.188	2.188	2.188	2.188
550,000	2.256	2.256	2.256	2.256	2.256	2.256	2.256	2.256	2.256	2.256	2.256	2.256	2.256	2.256	2.256
575,000	2.320	2.320	2.320	2.320	2.320	2.320	2.320	2.320	2.320	2.320	2.320	2.320	2.320	2.320	2.320
600,000	2.387	2.387	2.387	2.387	2.387	2.387	2.387	2.387	2.387	2.387	2.387	2.387	2.387	2.387	2.387

Amount of Insurance Factor: Building - Theft

Building Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	2.451	2.451	2.451	2.451	2.451	2.451	2.451	2.451	2.451	2.451	2.451	2.451	2.451	2.451	2.451
650,000	2.515	2.515	2.515	2.515	2.515	2.515	2.515	2.515	2.515	2.515	2.515	2.515	2.515	2.515	2.515
675,000	2.569	2.569	2.569	2.569	2.569	2.569	2.569	2.569	2.569	2.569	2.569	2.569	2.569	2.569	2.569
700,000	2.620	2.620	2.620	2.620	2.620	2.620	2.620	2.620	2.620	2.620	2.620	2.620	2.620	2.620	2.620
725,000	2.672	2.672	2.672	2.672	2.672	2.672	2.672	2.672	2.672	2.672	2.672	2.672	2.672	2.672	2.672
750,000	2.721	2.721	2.721	2.721	2.721	2.721	2.721	2.721	2.721	2.721	2.721	2.721	2.721	2.721	2.721
775,000	2.772	2.772	2.772	2.772	2.772	2.772	2.772	2.772	2.772	2.772	2.772	2.772	2.772	2.772	2.772
800,000	2.820	2.820	2.820	2.820	2.820	2.820	2.820	2.820	2.820	2.820	2.820	2.820	2.820	2.820	2.820
825,000	2.870	2.870	2.870	2.870	2.870	2.870	2.870	2.870	2.870	2.870	2.870	2.870	2.870	2.870	2.870
850,000	2.918	2.918	2.918	2.918	2.918	2.918	2.918	2.918	2.918	2.918	2.918	2.918	2.918	2.918	2.918
875,000	2.963	2.963	2.963	2.963	2.963	2.963	2.963	2.963	2.963	2.963	2.963	2.963	2.963	2.963	2.963
900,000	3.012	3.012	3.012	3.012	3.012	3.012	3.012	3.012	3.012	3.012	3.012	3.012	3.012	3.012	3.012
925,000	3.058	3.058	3.058	3.058	3.058	3.058	3.058	3.058	3.058	3.058	3.058	3.058	3.058	3.058	3.058
950,000	3.103	3.103	3.103	3.103	3.103	3.103	3.103	3.103	3.103	3.103	3.103	3.103	3.103	3.103	3.103
975,000	3.145	3.145	3.145	3.145	3.145	3.145	3.145	3.145	3.145	3.145	3.145	3.145	3.145	3.145	3.145
1,000,000	3.191	3.191	3.191	3.191	3.191	3.191	3.191	3.191	3.191	3.191	3.191	3.191	3.191	3.191	3.191
1,100,000	3.365	3.365	3.365	3.365	3.365	3.365	3.365	3.365	3.365	3.365	3.365	3.365	3.365	3.365	3.365
1,200,000	3.526	3.526	3.526	3.526	3.526	3.526	3.526	3.526	3.526	3.526	3.526	3.526	3.526	3.526	3.526
1,300,000	3.685	3.685	3.685	3.685	3.685	3.685	3.685	3.685	3.685	3.685	3.685	3.685	3.685	3.685	3.685
1,400,000	3.840	3.840	3.840	3.840	3.840	3.840	3.840	3.840	3.840	3.840	3.840	3.840	3.840	3.840	3.840
1,500,000	3.985	3.985	3.985	3.985	3.985	3.985	3.985	3.985	3.985	3.985	3.985	3.985	3.985	3.985	3.985
1,600,000	4.131	4.131	4.131	4.131	4.131	4.131	4.131	4.131	4.131	4.131	4.131	4.131	4.131	4.131	4.131
1,700,000	4.272	4.272	4.272	4.272	4.272	4.272	4.272	4.272	4.272	4.272	4.272	4.272	4.272	4.272	4.272
1,800,000	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409	4.409
1,900,000	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545
2,000,000	4.669	4.669	4.669	4.669	4.669	4.669	4.669	4.669	4.669	4.669	4.669	4.669	4.669	4.669	4.669
2,100,000	4.806	4.806	4.806	4.806	4.806	4.806	4.806	4.806	4.806	4.806	4.806	4.806	4.806	4.806	4.806
2,200,000	4.921	4.921	4.921	4.921	4.921	4.921	4.921	4.921	4.921	4.921	4.921	4.921	4.921	4.921	4.921
2,300,000	5.052	5.052	5.052	5.052	5.052	5.052	5.052	5.052	5.052	5.052	5.052	5.052	5.052	5.052	5.052
2,400,000	5.161	5.161	5.161	5.161	5.161	5.161	5.161	5.161	5.161	5.161	5.161	5.161	5.161	5.161	5.161
2,500,000	5.290	5.290	5.290	5.290	5.290	5.290	5.290	5.290	5.290	5.290	5.290	5.290	5.290	5.290	5.290
2,600,000	5.397	5.397	5.397	5.397	5.397	5.397	5.397	5.397	5.397	5.397	5.397	5.397	5.397	5.397	5.397
2,700,000	5.511	5.511	5.511	5.511	5.511	5.511	5.511	5.511	5.511	5.511	5.511	5.511	5.511	5.511	5.511
2,800,000	5.619	5.619	5.619	5.619	5.619	5.619	5.619	5.619	5.619	5.619	5.619	5.619	5.619	5.619	5.619
2,900,000	5.736	5.736	5.736	5.736	5.736	5.736	5.736	5.736	5.736	5.736	5.736	5.736	5.736	5.736	5.736
3,000,000	5.848	5.848	5.848	5.848	5.848	5.848	5.848	5.848	5.848	5.848	5.848	5.848	5.848	5.848	5.848
3,100,000	5.954	5.954	5.954	5.954	5.954	5.954	5.954	5.954	5.954	5.954	5.954	5.954	5.954	5.954	5.954
3,200,000	6.054	6.054	6.054	6.054	6.054	6.054	6.054	6.054	6.054	6.054	6.054	6.054	6.054	6.054	6.054
3,300,000	6.167	6.167	6.167	6.167	6.167	6.167	6.167	6.167	6.167	6.167	6.167	6.167	6.167	6.167	6.167
3,400,000	6.256	6.256	6.256	6.256	6.256	6.256	6.256	6.256	6.256	6.256	6.256	6.256	6.256	6.256	6.256
3,500,000	6.360	6.360	6.360	6.360	6.360	6.360	6.360	6.360	6.360	6.360	6.360	6.360	6.360	6.360	6.360
3,600,000	6.458	6.458	6.458	6.458	6.458	6.458	6.458	6.458	6.458	6.458	6.458	6.458	6.458	6.458	6.458
3,700,000	6.553	6.553	6.553	6.553	6.553	6.553	6.553	6.553	6.553	6.553	6.553	6.553	6.553	6.553	6.553
3,800,000	6.664	6.664	6.664	6.664	6.664	6.664	6.664	6.664	6.664	6.664	6.664	6.664	6.664	6.664	6.664
3,900,000	6.750	6.750	6.750	6.750	6.750	6.750	6.750	6.750	6.750	6.750	6.750	6.750	6.750	6.750	6.750
4,000,000	6.854	6.854	6.854	6.854	6.854	6.854	6.854	6.854	6.854	6.854	6.854	6.854	6.854	6.854	6.854
4,100,000	6.931	6.931	6.931	6.931	6.931	6.931	6.931	6.931	6.931	6.931	6.931	6.931	6.931	6.931	6.931
4,200,000	7.028	7.028	7.028	7.028	7.028	7.028	7.028	7.028	7.028	7.028	7.028	7.028	7.028	7.028	7.028
4,300,000	7.121	7.121	7.121	7.121	7.121	7.121	7.121	7.121	7.121	7.121	7.121	7.121	7.121	7.121	7.121
4,400,000	7.211	7.211	7.211	7.211	7.211	7.211	7.211	7.211	7.211	7.211	7.211	7.211	7.211	7.211	7.211
4,500,000	7.297	7.297	7.297	7.297	7.297	7.297	7.297	7.297	7.297	7.297	7.297	7.297	7.297	7.297	7.297
4,600,000	7.406	7.406	7.406	7.406	7.406	7.406	7.406	7.406	7.406	7.406	7.406	7.406	7.406	7.406	7.406
4,700,000	7.486	7.486	7.486	7.486	7.486	7.486	7.486	7.486	7.486	7.486	7.486	7.486	7.486	7.486	7.486
4,800,000	7.562	7.562	7.562	7.562	7.562	7.562	7.562	7.562	7.562	7.562	7.562	7.562	7.562	7.562	7.562
4,900,000	7.664	7.664	7.664	7.664	7.664	7.664	7.664	7.664	7.664	7.664	7.664	7.664	7.664	7.664	7.664
5,000,000	7.734	7.734	7.734	7.734	7.734	7.734	7.734	7.734	7.734	7.734	7.734	7.734	7.734	7.734	7.734
Ea Addl $000	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007

Amount of Insurance Factor: Business Personal Property - Fire

BPP Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
10,000	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
15,000	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248
20,000	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350
25,000	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450
30,000	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540
35,000	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648
40,000	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740
45,000	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100
60,000	1.188	1.188	1.200	1.200	1.188	1.200	1.188	1.188	1.188	1.188	1.188	1.188	1.188	1.188	1.188
65,000	1.268	1.268	1.299	1.299	1.268	1.299	1.268	1.268	1.268	1.268	1.268	1.268	1.268	1.268	1.268
70,000	1.347	1.347	1.389	1.389	1.347	1.389	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347
75,000	1.424	1.424	1.479	1.479	1.424	1.479	1.424	1.424	1.424	1.424	1.424	1.424	1.424	1.424	1.424
80,000	1.501	1.501	1.568	1.568	1.501	1.568	1.501	1.501	1.501	1.501	1.501	1.501	1.501	1.501	1.501
85,000	1.576	1.576	1.658	1.658	1.576	1.658	1.576	1.576	1.576	1.576	1.576	1.576	1.576	1.576	1.576
90,000	1.652	1.652	1.746	1.746	1.652	1.746	1.652	1.652	1.652	1.652	1.652	1.652	1.652	1.652	1.652
95,000	1.725	1.725	1.834	1.834	1.725	1.834	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725
100,000	1.800	1.800	1.920	1.920	1.800	1.920	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.800
110,000	1.945	1.945	2.094	2.094	1.945	2.094	1.945	1.945	1.945	1.945	1.945	1.945	1.945	1.945	1.945
120,000	2.088	2.088	2.266	2.266	2.088	2.266	2.088	2.088	2.088	2.088	2.088	2.088	2.088	2.088	2.088
130,000	2.228	2.228	2.436	2.436	2.228	2.436	2.228	2.228	2.228	2.228	2.228	2.228	2.228	2.228	2.228
140,000	2.366	2.366	2.607	2.607	2.366	2.607	2.366	2.366	2.366	2.366	2.366	2.366	2.366	2.366	2.366
150,000	2.502	2.502	2.775	2.775	2.502	2.775	2.502	2.502	2.502	2.502	2.502	2.502	2.502	2.502	2.502
160,000	2.637	2.637	2.941	2.941	2.637	2.941	2.637	2.637	2.637	2.637	2.637	2.637	2.637	2.637	2.637
170,000	2.771	2.771	3.108	3.108	2.771	3.108	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771
180,000	2.902	2.902	3.272	3.272	2.902	3.272	2.902	2.902	2.902	2.902	2.902	2.902	2.902	2.902	2.902
190,000	3.032	3.032	3.439	3.439	3.032	3.439	3.032	3.032	3.032	3.032	3.032	3.032	3.032	3.032	3.032
200,000	3.164	3.164	3.600	3.600	3.164	3.600	3.164	3.164	3.164	3.164	3.164	3.164	3.164	3.164	3.164
210,000	3.289	3.289	3.763	3.763	3.289	3.763	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289
220,000	3.419	3.419	3.929	3.929	3.419	3.929	3.419	3.419	3.419	3.419	3.419	3.419	3.419	3.419	3.419
230,000	3.542	3.542	4.089	4.089	3.542	4.089	3.542	3.542	3.542	3.542	3.542	3.542	3.542	3.542	3.542
240,000	3.667	3.667	4.248	4.248	3.667	4.248	3.667	3.667	3.667	3.667	3.667	3.667	3.667	3.667	3.667
250,000	3.790	3.790	4.410	4.410	3.790	4.410	3.790	3.790	3.790	3.790	3.790	3.790	3.790	3.790	3.790
260,000	3.916	3.916	4.571	4.571	3.916	4.571	3.916	3.916	3.916	3.916	3.916	3.916	3.916	3.916	3.916
270,000	4.039	4.039	4.730	4.730	4.039	4.730	4.039	4.039	4.039	4.039	4.039	4.039	4.039	4.039	4.039
280,000	4.161	4.161	4.889	4.889	4.161	4.889	4.161	4.161	4.161	4.161	4.161	4.161	4.161	4.161	4.161
290,000	4.280	4.280	5.046	5.046	4.280	5.046	4.280	4.280	4.280	4.280	4.280	4.280	4.280	4.280	4.280
300,000	4.398	4.398	5.202	5.202	4.398	5.202	4.398	4.398	4.398	4.398	4.398	4.398	4.398	4.398	4.398
310,000	4.520	4.520	5.363	5.363	4.520	5.363	4.520	4.520	4.520	4.520	4.520	4.520	4.520	4.520	4.520
320,000	4.634	4.634	5.517	5.517	4.634	5.517	4.634	4.634	4.634	4.634	4.634	4.634	4.634	4.634	4.634
330,000	4.752	4.752	5.676	5.676	4.752	5.676	4.752	4.752	4.752	4.752	4.752	4.752	4.752	4.752	4.752
340,000	4.869	4.869	5.828	5.828	4.869	5.828	4.869	4.869	4.869	4.869	4.869	4.869	4.869	4.869	4.869
350,000	4.984	4.984	5.985	5.985	4.984	5.985	4.984	4.984	4.984	4.984	4.984	4.984	4.984	4.984	4.984
360,000	5.105	5.105	6.142	6.142	5.105	6.142	5.105	5.105	5.105	5.105	5.105	5.105	5.105	5.105	5.105
370,000	5.217	5.217	6.297	6.297	5.217	6.297	5.217	5.217	5.217	5.217	5.217	5.217	5.217	5.217	5.217
380,000	5.328	5.328	6.445	6.445	5.328	6.445	5.328	5.328	5.328	5.328	5.328	5.328	5.328	5.328	5.328
390,000	5.444	5.444	6.599	6.599	5.444	6.599	5.444	5.444	5.444	5.444	5.444	5.444	5.444	5.444	5.444
400,000	5.560	5.560	6.752	6.752	5.560	6.752	5.560	5.560	5.560	5.560	5.560	5.560	5.560	5.560	5.560
425,000	5.840	5.840	7.140	7.140	5.840	7.140	5.840	5.840	5.840	5.840	5.840	5.840	5.840	5.840	5.840
450,000	6.120	6.120	7.515	7.515	6.120	7.515	6.120	6.120	6.120	6.120	6.120	6.120	6.120	6.120	6.120
475,000	6.394	6.394	7.895	7.895	6.394	7.895	6.394	6.394	6.394	6.394	6.394	6.394	6.394	6.394	6.394
500,000	6.670	6.670	8.270	8.270	6.670	8.270	6.670	6.670	6.670	6.670	6.670	6.670	6.670	6.670	6.670
525,000	6.930	6.930	8.642	8.642	6.930	8.642	6.930	6.930	6.930	6.930	6.930	6.930	6.930	6.930	6.930
550,000	7.205	7.205	9.020	9.020	7.205	9.020	7.205	7.205	7.205	7.205	7.205	7.205	7.205	7.205	7.205
575,000	7.464	7.464	9.396	9.396	7.464	9.396	7.464	7.464	7.464	7.464	7.464	7.464	7.464	7.464	7.464
600,000	7.728	7.728	9.756	9.756	7.728	9.756	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728

Amount of Insurance Factor: Business Personal Property - Fire

BPP Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	7.988	7.988	10.125	10.125	7.988	10.125	7.988	7.988	7.988	7.988	7.988	7.988	7.988	7.988	7.988
650,000	8.255	8.255	10.491	10.491	8.255	10.491	8.255	8.255	8.255	8.255	8.255	8.255	8.255	8.255	8.255
675,000	8.505	8.505	10.868	10.868	8.505	10.868	8.505	8.505	8.505	8.505	8.505	8.505	8.505	8.505	8.505
700,000	8.764	8.764	11.228	11.228	8.764	11.228	8.764	8.764	8.764	8.764	8.764	8.764	8.764	8.764	8.764
725,000	9.019	9.019	11.586	11.586	9.019	11.586	9.019	9.019	9.019	9.019	9.019	9.019	9.019	9.019	9.019
750,000	9.270	9.270	11.955	11.955	9.270	11.955	9.270	9.270	9.270	9.270	9.270	9.270	9.270	9.270	9.270
775,000	9.517	9.517	12.307	12.307	9.517	12.307	9.517	9.517	9.517	9.517	9.517	9.517	9.517	9.517	9.517
800,000	9.776	9.776	12.672	12.672	9.776	12.672	9.776	9.776	9.776	9.776	9.776	9.776	9.776	9.776	9.776
825,000	10.016	10.016	13.035	13.035	10.016	13.035	10.016	10.016	10.016	10.016	10.016	10.016	10.016	10.016	10.016
850,000	10.268	10.268	13.396	13.396	10.268	13.396	10.268	10.268	10.268	10.268	10.268	10.268	10.268	10.268	10.268
875,000	10.500	10.500	13.738	13.738	10.500	13.738	10.500	10.500	10.500	10.500	10.500	10.500	10.500	10.500	10.500
900,000	10.746	10.746	14.094	14.094	10.746	14.094	10.746	10.746	10.746	10.746	10.746	10.746	10.746	10.746	10.746
925,000	10.989	10.989	14.449	14.449	10.989	14.449	10.989	10.989	10.989	10.989	10.989	10.989	10.989	10.989	10.989
950,000	11.229	11.229	14.801	14.801	11.229	14.801	11.229	11.229	11.229	11.229	11.229	11.229	11.229	11.229	11.229
975,000	11.466	11.466	15.171	15.171	11.466	15.171	11.466	11.466	11.466	11.466	11.466	11.466	11.466	11.466	11.466
1,000,000	11.720	11.720	15.520	15.520	11.720	15.520	11.720	11.720	11.720	11.720	11.720	11.720	11.720	11.720	11.720
1,100,000	12.650	12.650	16.918	16.918	12.650	16.918	12.650	12.650	12.650	12.650	12.650	12.650	12.650	12.650	12.650
1,200,000	13.584	13.584	18.312	18.312	13.584	18.312	13.584	13.584	13.584	13.584	13.584	13.584	13.584	13.584	13.584
1,300,000	14.508	14.508	19.682	19.682	14.508	19.682	14.508	14.508	14.508	14.508	14.508	14.508	14.508	14.508	14.508
1,400,000	15.400	15.400	21.056	21.056	15.400	21.056	15.400	15.400	15.400	15.400	15.400	15.400	15.400	15.400	15.400
1,500,000	16.290	16.290	22.410	22.410	16.290	22.410	16.290	16.290	16.290	16.290	16.290	16.290	16.290	16.290	16.290
1,600,000	17.184	17.184	23.776	23.776	17.184	23.776	17.184	17.184	17.184	17.184	17.184	17.184	17.184	17.184	17.184
1,700,000	18.054	18.054	25.126	25.126	18.054	25.126	18.054	18.054	18.054	18.054	18.054	18.054	18.054	18.054	18.054
1,800,000	18.900	18.900	26.460	26.460	18.900	26.460	18.900	18.900	18.900	18.900	18.900	18.900	18.900	18.900	18.900
1,900,000	19.760	19.760	27.778	27.778	19.760	27.778	19.760	19.760	19.760	19.760	19.760	19.760	19.760	19.760	19.760
2,000,000	20.600	20.600	29.120	29.120	20.600	29.120	20.600	20.600	20.600	20.600	20.600	20.600	20.600	20.600	20.600
2,100,000	21.420	21.420	30.408	30.408	21.420	30.408	21.420	21.420	21.420	21.420	21.420	21.420	21.420	21.420	21.420
2,200,000	22.264	22.264	31.724	31.724	22.264	31.724	22.264	22.264	22.264	22.264	22.264	22.264	22.264	22.264	22.264
2,300,000	23.046	23.046	33.028	33.028	23.046	33.028	23.046	23.046	23.046	23.046	23.046	23.046	23.046	23.046	23.046
2,400,000	23.904	23.904	34.320	34.320	23.904	34.320	23.904	23.904	23.904	23.904	23.904	23.904	23.904	23.904	23.904
2,500,000	24.700	24.700	35.650	35.650	24.700	35.650	24.700	24.700	24.700	24.700	24.700	24.700	24.700	24.700	24.700
2,600,000	25.480	25.480	36.920	36.920	25.480	36.920	25.480	25.480	25.480	25.480	25.480	25.480	25.480	25.480	25.480
2,700,000	26.298	26.298	38.232	38.232	26.298	38.232	26.298	26.298	26.298	26.298	26.298	26.298	26.298	26.298	26.298
2,800,000	27.048	27.048	39.480	39.480	27.048	39.480	27.048	27.048	27.048	27.048	27.048	27.048	27.048	27.048	27.048
2,900,000	27.840	27.840	40.774	40.774	27.840	40.774	27.840	27.840	27.840	27.840	27.840	27.840	27.840	27.840	27.840
3,000,000	28.620	28.620	42.060	42.060	28.620	42.060	28.620	28.620	28.620	28.620	28.620	28.620	28.620	28.620	28.620
Ea Addl $000	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078

Amount of Insurance Factor: Business Personal Property - Fire

BPP Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
10,000	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
15,000	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248	0.248
20,000	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350
25,000	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450	0.450
30,000	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540	0.540
35,000	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648	0.648
40,000	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740	0.740
45,000	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100
60,000	1.188	1.188	1.188	1.188	1.188	1.188	1.188	1.188	1.188	1.188	1.188	1.188	1.188	1.188	1.188
65,000	1.268	1.268	1.268	1.268	1.268	1.268	1.268	1.268	1.268	1.268	1.268	1.268	1.268	1.268	1.268
70,000	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347	1.347
75,000	1.424	1.424	1.424	1.424	1.424	1.424	1.424	1.424	1.424	1.424	1.424	1.424	1.424	1.424	1.424
80,000	1.501	1.501	1.501	1.501	1.501	1.501	1.501	1.501	1.501	1.501	1.501	1.501	1.501	1.501	1.501
85,000	1.576	1.576	1.576	1.576	1.576	1.576	1.576	1.576	1.576	1.576	1.576	1.576	1.576	1.576	1.576
90,000	1.652	1.652	1.652	1.652	1.652	1.652	1.652	1.652	1.652	1.652	1.652	1.652	1.652	1.652	1.652
95,000	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725	1.725
100,000	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.800
110,000	1.945	1.945	1.945	1.945	1.945	1.945	1.945	1.945	1.945	1.945	1.945	1.945	1.945	1.945	1.945
120,000	2.088	2.088	2.088	2.088	2.088	2.088	2.088	2.088	2.088	2.088	2.088	2.088	2.088	2.088	2.088
130,000	2.228	2.228	2.228	2.228	2.228	2.228	2.228	2.228	2.228	2.228	2.228	2.228	2.228	2.228	2.228
140,000	2.366	2.366	2.366	2.366	2.366	2.366	2.366	2.366	2.366	2.366	2.366	2.366	2.366	2.366	2.366
150,000	2.502	2.502	2.502	2.502	2.502	2.502	2.502	2.502	2.502	2.502	2.502	2.502	2.502	2.502	2.502
160,000	2.637	2.637	2.637	2.637	2.637	2.637	2.637	2.637	2.637	2.637	2.637	2.637	2.637	2.637	2.637
170,000	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771
180,000	2.902	2.902	2.902	2.902	2.902	2.902	2.902	2.902	2.902	2.902	2.902	2.902	2.902	2.902	2.902
190,000	3.032	3.032	3.032	3.032	3.032	3.032	3.032	3.032	3.032	3.032	3.032	3.032	3.032	3.032	3.032
200,000	3.164	3.164	3.164	3.164	3.164	3.164	3.164	3.164	3.164	3.164	3.164	3.164	3.164	3.164	3.164
210,000	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289	3.289
220,000	3.419	3.419	3.419	3.419	3.419	3.419	3.419	3.419	3.419	3.419	3.419	3.419	3.419	3.419	3.419
230,000	3.542	3.542	3.542	3.542	3.542	3.542	3.542	3.542	3.542	3.542	3.542	3.542	3.542	3.542	3.542
240,000	3.667	3.667	3.667	3.667	3.667	3.667	3.667	3.667	3.667	3.667	3.667	3.667	3.667	3.667	3.667
250,000	3.790	3.790	3.790	3.790	3.790	3.790	3.790	3.790	3.790	3.790	3.790	3.790	3.790	3.790	3.790
260,000	3.916	3.916	3.916	3.916	3.916	3.916	3.916	3.916	3.916	3.916	3.916	3.916	3.916	3.916	3.916
270,000	4.039	4.039	4.039	4.039	4.039	4.039	4.039	4.039	4.039	4.039	4.039	4.039	4.039	4.039	4.039
280,000	4.161	4.161	4.161	4.161	4.161	4.161	4.161	4.161	4.161	4.161	4.161	4.161	4.161	4.161	4.161
290,000	4.280	4.280	4.280	4.280	4.280	4.280	4.280	4.280	4.280	4.280	4.280	4.280	4.280	4.280	4.280
300,000	4.398	4.398	4.398	4.398	4.398	4.398	4.398	4.398	4.398	4.398	4.398	4.398	4.398	4.398	4.398
310,000	4.520	4.520	4.520	4.520	4.520	4.520	4.520	4.520	4.520	4.520	4.520	4.520	4.520	4.520	4.520
320,000	4.634	4.634	4.634	4.634	4.634	4.634	4.634	4.634	4.634	4.634	4.634	4.634	4.634	4.634	4.634
330,000	4.752	4.752	4.752	4.752	4.752	4.752	4.752	4.752	4.752	4.752	4.752	4.752	4.752	4.752	4.752
340,000	4.869	4.869	4.869	4.869	4.869	4.869	4.869	4.869	4.869	4.869	4.869	4.869	4.869	4.869	4.869
350,000	4.984	4.984	4.984	4.984	4.984	4.984	4.984	4.984	4.984	4.984	4.984	4.984	4.984	4.984	4.984
360,000	5.105	5.105	5.105	5.105	5.105	5.105	5.105	5.105	5.105	5.105	5.105	5.105	5.105	5.105	5.105
370,000	5.217	5.217	5.217	5.217	5.217	5.217	5.217	5.217	5.217	5.217	5.217	5.217	5.217	5.217	5.217
380,000	5.328	5.328	5.328	5.328	5.328	5.328	5.328	5.328	5.328	5.328	5.328	5.328	5.328	5.328	5.328
390,000	5.444	5.444	5.444	5.444	5.444	5.444	5.444	5.444	5.444	5.444	5.444	5.444	5.444	5.444	5.444
400,000	5.560	5.560	5.560	5.560	5.560	5.560	5.560	5.560	5.560	5.560	5.560	5.560	5.560	5.560	5.560
425,000	5.840	5.840	5.840	5.840	5.840	5.840	5.840	5.840	5.840	5.840	5.840	5.840	5.840	5.840	5.840
450,000	6.120	6.120	6.120	6.120	6.120	6.120	6.120	6.120	6.120	6.120	6.120	6.120	6.120	6.120	6.120
475,000	6.394	6.394	6.394	6.394	6.394	6.394	6.394	6.394	6.394	6.394	6.394	6.394	6.394	6.394	6.394
500,000	6.670	6.670	6.670	6.670	6.670	6.670	6.670	6.670	6.670	6.670	6.670	6.670	6.670	6.670	6.670
525,000	6.930	6.930	6.930	6.930	6.930	6.930	6.930	6.930	6.930	6.930	6.930	6.930	6.930	6.930	6.930
550,000	7.205	7.205	7.205	7.205	7.205	7.205	7.205	7.205	7.205	7.205	7.205	7.205	7.205	7.205	7.205
575,000	7.464	7.464	7.464	7.464	7.464	7.464	7.464	7.464	7.464	7.464	7.464	7.464	7.464	7.464	7.464
600,000	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728	7.728

Amount of Insurance Factor: Business Personal Property - Fire

BPP Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	7.988	7.988	7.988	7.988	7.988	7.988	7.988	7.988	7.988	7.988	7.988	7.988	7.988	7.988	7.988
650,000	8.255	8.255	8.255	8.255	8.255	8.255	8.255	8.255	8.255	8.255	8.255	8.255	8.255	8.255	8.255
675,000	8.505	8.505	8.505	8.505	8.505	8.505	8.505	8.505	8.505	8.505	8.505	8.505	8.505	8.505	8.505
700,000	8.764	8.764	8.764	8.764	8.764	8.764	8.764	8.764	8.764	8.764	8.764	8.764	8.764	8.764	8.764
725,000	9.019	9.019	9.019	9.019	9.019	9.019	9.019	9.019	9.019	9.019	9.019	9.019	9.019	9.019	9.019
750,000	9.270	9.270	9.270	9.270	9.270	9.270	9.270	9.270	9.270	9.270	9.270	9.270	9.270	9.270	9.270
775,000	9.517	9.517	9.517	9.517	9.517	9.517	9.517	9.517	9.517	9.517	9.517	9.517	9.517	9.517	9.517
800,000	9.776	9.776	9.776	9.776	9.776	9.776	9.776	9.776	9.776	9.776	9.776	9.776	9.776	9.776	9.776
825,000	10.016	10.016	10.016	10.016	10.016	10.016	10.016	10.016	10.016	10.016	10.016	10.016	10.016	10.016	10.016
850,000	10.268	10.268	10.268	10.268	10.268	10.268	10.268	10.268	10.268	10.268	10.268	10.268	10.268	10.268	10.268
875,000	10.500	10.500	10.500	10.500	10.500	10.500	10.500	10.500	10.500	10.500	10.500	10.500	10.500	10.500	10.500
900,000	10.746	10.746	10.746	10.746	10.746	10.746	10.746	10.746	10.746	10.746	10.746	10.746	10.746	10.746	10.746
925,000	10.989	10.989	10.989	10.989	10.989	10.989	10.989	10.989	10.989	10.989	10.989	10.989	10.989	10.989	10.989
950,000	11.229	11.229	11.229	11.229	11.229	11.229	11.229	11.229	11.229	11.229	11.229	11.229	11.229	11.229	11.229
975,000	11.466	11.466	11.466	11.466	11.466	11.466	11.466	11.466	11.466	11.466	11.466	11.466	11.466	11.466	11.466
1,000,000	11.720	11.720	11.720	11.720	11.720	11.720	11.720	11.720	11.720	11.720	11.720	11.720	11.720	11.720	11.720
1,100,000	12.650	12.650	12.650	12.650	12.650	12.650	12.650	12.650	12.650	12.650	12.650	12.650	12.650	12.650	12.650
1,200,000	13.584	13.584	13.584	13.584	13.584	13.584	13.584	13.584	13.584	13.584	13.584	13.584	13.584	13.584	13.584
1,300,000	14.508	14.508	14.508	14.508	14.508	14.508	14.508	14.508	14.508	14.508	14.508	14.508	14.508	14.508	14.508
1,400,000	15.400	15.400	15.400	15.400	15.400	15.400	15.400	15.400	15.400	15.400	15.400	15.400	15.400	15.400	15.400
1,500,000	16.290	16.290	16.290	16.290	16.290	16.290	16.290	16.290	16.290	16.290	16.290	16.290	16.290	16.290	16.290
1,600,000	17.184	17.184	17.184	17.184	17.184	17.184	17.184	17.184	17.184	17.184	17.184	17.184	17.184	17.184	17.184
1,700,000	18.054	18.054	18.054	18.054	18.054	18.054	18.054	18.054	18.054	18.054	18.054	18.054	18.054	18.054	18.054
1,800,000	18.900	18.900	18.900	18.900	18.900	18.900	18.900	18.900	18.900	18.900	18.900	18.900	18.900	18.900	18.900
1,900,000	19.760	19.760	19.760	19.760	19.760	19.760	19.760	19.760	19.760	19.760	19.760	19.760	19.760	19.760	19.760
2,000,000	20.600	20.600	20.600	20.600	20.600	20.600	20.600	20.600	20.600	20.600	20.600	20.600	20.600	20.600	20.600
2,100,000	21.420	21.420	21.420	21.420	21.420	21.420	21.420	21.420	21.420	21.420	21.420	21.420	21.420	21.420	21.420
2,200,000	22.264	22.264	22.264	22.264	22.264	22.264	22.264	22.264	22.264	22.264	22.264	22.264	22.264	22.264	22.264
2,300,000	23.046	23.046	23.046	23.046	23.046	23.046	23.046	23.046	23.046	23.046	23.046	23.046	23.046	23.046	23.046
2,400,000	23.904	23.904	23.904	23.904	23.904	23.904	23.904	23.904	23.904	23.904	23.904	23.904	23.904	23.904	23.904
2,500,000	24.700	24.700	24.700	24.700	24.700	24.700	24.700	24.700	24.700	24.700	24.700	24.700	24.700	24.700	24.700
2,600,000	25.480	25.480	25.480	25.480	25.480	25.480	25.480	25.480	25.480	25.480	25.480	25.480	25.480	25.480	25.480
2,700,000	26.298	26.298	26.298	26.298	26.298	26.298	26.298	26.298	26.298	26.298	26.298	26.298	26.298	26.298	26.298
2,800,000	27.048	27.048	27.048	27.048	27.048	27.048	27.048	27.048	27.048	27.048	27.048	27.048	27.048	27.048	27.048
2,900,000	27.840	27.840	27.840	27.840	27.840	27.840	27.840	27.840	27.840	27.840	27.840	27.840	27.840	27.840	27.840
3,000,000	28.620	28.620	28.620	28.620	28.620	28.620	28.620	28.620	28.620	28.620	28.620	28.620	28.620	28.620	28.620
Ea Addl $000	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078	0.0078

Amount of Insurance Factor: Business Personal Property - Water

BPP Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.084	0.084	0.084	0.063	0.084	0.063	0.096	0.094	0.099	0.106	0.128	0.084	0.084	0.084	0.084
10,000	0.216	0.216	0.216	0.176	0.216	0.176	0.237	0.232	0.242	0.254	0.290	0.216	0.216	0.216	0.216
15,000	0.325	0.325	0.325	0.278	0.325	0.278	0.348	0.343	0.354	0.367	0.405	0.325	0.325	0.325	0.325
20,000	0.431	0.431	0.431	0.383	0.431	0.383	0.454	0.449	0.460	0.472	0.509	0.431	0.431	0.431	0.431
25,000	0.527	0.527	0.527	0.482	0.527	0.482	0.548	0.543	0.553	0.564	0.598	0.527	0.527	0.527	0.527
30,000	0.606	0.606	0.606	0.568	0.606	0.568	0.624	0.620	0.629	0.638	0.665	0.606	0.606	0.606	0.606
35,000	0.702	0.702	0.702	0.670	0.702	0.670	0.717	0.714	0.720	0.728	0.749	0.702	0.702	0.702	0.702
40,000	0.778	0.778	0.778	0.756	0.778	0.756	0.788	0.786	0.791	0.796	0.811	0.778	0.778	0.778	0.778
45,000	0.876	0.876	0.876	0.864	0.876	0.864	0.881	0.880	0.882	0.885	0.893	0.876	0.876	0.876	0.876
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.077	1.077	1.077	1.090	1.077	1.090	1.070	1.071	1.069	1.066	1.058	1.077	1.077	1.077	1.077
60,000	1.151	1.151	1.151	1.178	1.151	1.178	1.140	1.142	1.136	1.130	1.114	1.151	1.151	1.151	1.151
65,000	1.225	1.225	1.225	1.268	1.225	1.268	1.206	1.210	1.203	1.193	1.167	1.225	1.225	1.225	1.225
70,000	1.296	1.296	1.296	1.355	1.296	1.355	1.273	1.278	1.267	1.254	1.219	1.296	1.296	1.296	1.296
75,000	1.368	1.368	1.368	1.442	1.368	1.442	1.337	1.344	1.329	1.314	1.271	1.368	1.368	1.368	1.368
80,000	1.438	1.438	1.438	1.528	1.438	1.528	1.400	1.408	1.392	1.373	1.320	1.438	1.438	1.438	1.438
85,000	1.508	1.508	1.508	1.615	1.508	1.615	1.462	1.472	1.452	1.430	1.369	1.508	1.508	1.508	1.508
90,000	1.575	1.575	1.575	1.699	1.575	1.699	1.523	1.534	1.512	1.485	1.415	1.575	1.575	1.575	1.575
95,000	1.638	1.638	1.638	1.778	1.638	1.778	1.579	1.590	1.566	1.535	1.457	1.638	1.638	1.638	1.638
100,000	1.696	1.696	1.696	1.856	1.696	1.856	1.632	1.646	1.616	1.584	1.496	1.696	1.696	1.696	1.696
110,000	1.813	1.813	1.813	2.009	1.813	2.009	1.734	1.751	1.716	1.676	1.571	1.813	1.813	1.813	1.813
120,000	1.927	1.927	1.927	2.158	1.927	2.158	1.834	1.853	1.812	1.766	1.644	1.927	1.927	1.927	1.927
130,000	2.038	2.038	2.038	2.306	2.038	2.306	1.929	1.953	1.906	1.851	1.713	2.038	2.038	2.038	2.038
140,000	2.145	2.145	2.145	2.453	2.145	2.453	2.024	2.050	1.996	1.935	1.781	2.145	2.145	2.145	2.145
150,000	2.253	2.253	2.253	2.595	2.253	2.595	2.115	2.145	2.085	2.019	1.845	2.253	2.253	2.253	2.253
160,000	2.355	2.355	2.355	2.739	2.355	2.739	2.205	2.237	2.170	2.096	1.907	2.355	2.355	2.355	2.355
170,000	2.458	2.458	2.458	2.880	2.458	2.880	2.292	2.326	2.254	2.173	1.969	2.458	2.458	2.458	2.458
180,000	2.556	2.556	2.556	3.017	2.556	3.017	2.376	2.416	2.336	2.250	2.027	2.556	2.556	2.556	2.556
190,000	2.656	2.656	2.656	3.158	2.656	3.158	2.462	2.500	2.417	2.326	2.082	2.656	2.656	2.656	2.656
200,000	2.752	2.752	2.752	3.292	2.752	3.292	2.544	2.588	2.496	2.396	2.140	2.752	2.752	2.752	2.752
210,000	2.848	2.848	2.848	3.427	2.848	3.427	2.625	2.671	2.575	2.465	2.192	2.848	2.848	2.848	2.848
220,000	2.944	2.944	2.944	3.564	2.944	3.564	2.702	2.754	2.649	2.534	2.248	2.944	2.944	2.944	2.944
230,000	3.036	3.036	3.036	3.698	3.036	3.698	2.783	2.834	2.723	2.604	2.300	3.036	3.036	3.036	3.036
240,000	3.125	3.125	3.125	3.830	3.125	3.830	2.856	2.914	2.798	2.674	2.352	3.125	3.125	3.125	3.125
250,000	3.215	3.215	3.215	3.960	3.215	3.960	2.935	2.995	2.870	2.740	2.400	3.215	3.215	3.215	3.215
260,000	3.307	3.307	3.307	4.092	3.307	4.092	3.011	3.073	2.943	2.803	2.449	3.307	3.307	3.307	3.307
270,000	3.391	3.391	3.391	4.223	3.391	4.223	3.083	3.148	3.013	2.867	2.495	3.391	3.391	3.391	3.391
280,000	3.483	3.483	3.483	4.351	3.483	4.351	3.153	3.226	3.086	2.929	2.542	3.483	3.483	3.483	3.483
290,000	3.567	3.567	3.567	4.478	3.567	4.478	3.225	3.300	3.149	2.993	2.593	3.567	3.567	3.567	3.567
300,000	3.654	3.654	3.654	4.608	3.654	4.608	3.300	3.372	3.222	3.054	2.634	3.654	3.654	3.654	3.654
310,000	3.739	3.739	3.739	4.731	3.739	4.731	3.367	3.447	3.286	3.112	2.678	3.739	3.739	3.739	3.739
320,000	3.821	3.821	3.821	4.858	3.821	4.858	3.437	3.520	3.354	3.174	2.726	3.821	3.821	3.821	3.821
330,000	3.901	3.901	3.901	4.983	3.901	4.983	3.505	3.590	3.419	3.234	2.772	3.901	3.901	3.901	3.901
340,000	3.985	3.985	3.985	5.107	3.985	5.107	3.570	3.658	3.482	3.291	2.815	3.985	3.985	3.985	3.985
350,000	4.067	4.067	4.067	5.229	4.067	5.229	3.640	3.731	3.549	3.346	2.856	4.067	4.067	4.067	4.067
360,000	4.147	4.147	4.147	5.357	4.147	5.357	3.708	3.802	3.607	3.406	2.894	4.147	4.147	4.147	4.147
370,000	4.225	4.225	4.225	5.476	4.225	5.476	3.774	3.870	3.670	3.463	2.938	4.225	4.225	4.225	4.225
380,000	4.309	4.309	4.309	5.601	4.309	5.601	3.838	3.937	3.732	3.519	2.979	4.309	4.309	4.309	4.309
390,000	4.384	4.384	4.384	5.725	4.384	5.725	3.900	4.001	3.799	3.572	3.019	4.384	4.384	4.384	4.384
400,000	4.464	4.464	4.464	5.840	4.464	5.840	3.968	4.072	3.856	3.624	3.056	4.464	4.464	4.464	4.464
425,000	4.658	4.658	4.658	6.146	4.658	6.146	4.123	4.233	4.004	3.757	3.154	4.658	4.658	4.658	4.658
450,000	4.842	4.842	4.842	6.444	4.842	6.444	4.275	4.392	4.149	3.888	3.249	4.842	4.842	4.842	4.842
475,000	5.035	5.035	5.035	6.736	5.035	6.736	4.427	4.551	4.294	4.019	3.344	5.035	5.035	5.035	5.035
500,000	5.220	5.220	5.220	7.030	5.220	7.030	4.570	4.710	4.440	4.140	3.430	5.220	5.220	5.220	5.220
525,000	5.397	5.397	5.397	7.319	5.397	7.319	4.715	4.862	4.578	4.263	3.518	5.397	5.397	5.397	5.397
550,000	5.577	5.577	5.577	7.601	5.577	7.601	4.862	5.005	4.708	4.389	3.608	5.577	5.577	5.577	5.577
575,000	5.750	5.750	5.750	7.889	5.750	7.889	5.003	5.152	4.842	4.508	3.692	5.750	5.750	5.750	5.750
600,000	5.928	5.928	5.928	8.172	5.928	8.172	5.136	5.304	4.968	4.620	3.768	5.928	5.928	5.928	5.928

Amount of Insurance Factor: Business Personal Property - Water

BPP Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	6.100	6.100	6.100	8.450	6.100	8.450	5.275	5.450	5.100	4.738	3.850	6.100	6.100	6.100	6.100
650,000	6.266	6.266	6.266	8.736	6.266	8.736	5.408	5.590	5.226	4.849	3.926	6.266	6.266	6.266	6.266
675,000	6.426	6.426	6.426	9.005	6.426	9.005	5.549	5.724	5.360	4.955	4.010	6.426	6.426	6.426	6.426
700,000	6.594	6.594	6.594	9.282	6.594	9.282	5.670	5.866	5.474	5.068	4.088	6.594	6.594	6.594	6.594
725,000	6.757	6.757	6.757	9.556	6.757	9.556	5.800	6.003	5.597	5.177	4.162	6.757	6.757	6.757	6.757
750,000	6.915	6.915	6.915	9.825	6.915	9.825	5.925	6.135	5.715	5.280	4.230	6.915	6.915	6.915	6.915
775,000	7.084	7.084	7.084	10.091	7.084	10.091	6.061	6.262	5.844	5.379	4.309	7.084	7.084	7.084	7.084
800,000	7.248	7.248	7.248	10.368	7.248	10.368	6.176	6.400	5.952	5.488	4.368	7.248	7.248	7.248	7.248
825,000	7.392	7.392	7.392	10.626	7.392	10.626	6.303	6.534	6.072	5.594	4.439	7.392	7.392	7.392	7.392
850,000	7.548	7.548	7.548	10.897	7.548	10.897	6.426	6.664	6.188	5.695	4.505	7.548	7.548	7.548	7.548
875,000	7.700	7.700	7.700	11.165	7.700	11.165	6.545	6.790	6.300	5.793	4.585	7.700	7.700	7.700	7.700
900,000	7.866	7.866	7.866	11.430	7.866	11.430	6.660	6.912	6.408	5.886	4.644	7.866	7.866	7.866	7.866
925,000	8.011	8.011	8.011	11.692	8.011	11.692	6.790	7.030	6.531	5.976	4.718	8.011	8.011	8.011	8.011
950,000	8.170	8.170	8.170	11.951	8.170	11.951	6.897	7.163	6.631	6.080	4.769	8.170	8.170	8.170	8.170
975,000	8.307	8.307	8.307	12.207	8.307	12.207	7.020	7.274	6.747	6.182	4.836	8.307	8.307	8.307	8.307
1,000,000	8.460	8.460	8.460	12.460	8.460	12.460	7.120	7.400	6.860	6.280	4.900	8.460	8.460	8.460	8.460
1,100,000	9.042	9.042	9.042	13.486	9.042	13.486	7.568	7.876	7.282	6.644	5.148	9.042	9.042	9.042	9.042
1,200,000	9.600	9.600	9.600	14.496	9.600	14.496	8.016	8.328	7.680	6.984	5.400	9.600	9.600	9.600	9.600
1,300,000	10.166	10.166	10.166	15.496	10.166	15.496	8.424	8.788	8.086	7.332	5.616	10.166	10.166	10.166	10.166
1,400,000	10.696	10.696	10.696	16.464	10.696	16.464	8.848	9.212	8.456	7.672	5.824	10.696	10.696	10.696	10.696
1,500,000	11.220	11.220	11.220	17.430	11.220	17.430	9.240	9.660	8.850	7.980	6.060	11.220	11.220	11.220	11.220
1,600,000	11.744	11.744	11.744	18.400	11.744	18.400	9.632	10.048	9.216	8.288	6.240	11.744	11.744	11.744	11.744
1,700,000	12.240	12.240	12.240	19.346	12.240	19.346	10.030	10.472	9.554	8.602	6.460	12.240	12.240	12.240	12.240
1,800,000	12.744	12.744	12.744	20.268	12.744	20.268	10.404	10.872	9.900	8.892	6.660	12.744	12.744	12.744	12.744
1,900,000	13.224	13.224	13.224	21.204	13.224	21.204	10.754	11.248	10.260	9.196	6.840	13.224	13.224	13.224	13.224
2,000,000	13.720	13.720	13.720	22.120	13.720	22.120	11.120	11.640	10.600	9.480	7.000	13.720	13.720	13.720	13.720
2,100,000	14.196	14.196	14.196	23.016	14.196	23.016	11.466	12.012	10.920	9.786	7.182	14.196	14.196	14.196	14.196
2,200,000	14.652	14.652	14.652	23.936	14.652	23.936	11.836	12.408	11.220	10.032	7.348	14.652	14.652	14.652	14.652
2,300,000	15.134	15.134	15.134	24.840	15.134	24.840	12.144	12.742	11.546	10.304	7.544	15.134	15.134	15.134	15.134
2,400,000	15.600	15.600	15.600	25.728	15.600	25.728	12.480	13.104	11.856	10.560	7.728	15.600	15.600	15.600	15.600
2,500,000	16.050	16.050	16.050	26.600	16.050	26.600	12.800	13.450	12.150	10.850	7.850	16.050	16.050	16.050	16.050
2,600,000	16.484	16.484	16.484	27.456	16.484	27.456	13.156	13.832	12.480	11.076	8.008	16.484	16.484	16.484	16.484
2,700,000	16.902	16.902	16.902	28.350	16.902	28.350	13.446	14.148	12.798	11.340	8.208	16.902	16.902	16.902	16.902
2,800,000	17.360	17.360	17.360	29.232	17.360	29.232	13.776	14.504	13.048	11.592	8.344	17.360	17.360	17.360	17.360
2,900,000	17.806	17.806	17.806	30.102	17.806	30.102	14.094	14.848	13.340	11.832	8.468	17.806	17.806	17.806	17.806
3,000,000	18.180	18.180	18.180	30.900	18.180	30.900	14.400	15.180	13.620	12.120	8.640	18.180	18.180	18.180	18.180
Ea Addl $000	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037

Amount of Insurance Factor: Business Personal Property - Water

BPP Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.084	0.118	0.139	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.139	0.139	0.084
10,000	0.216	0.273	0.307	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.307	0.307	0.216
15,000	0.325	0.387	0.423	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.325	0.423	0.423	0.325
20,000	0.431	0.492	0.526	0.431	0.431	0.431	0.431	0.431	0.431	0.431	0.431	0.431	0.526	0.526	0.431
25,000	0.527	0.582	0.612	0.527	0.527	0.527	0.527	0.527	0.527	0.527	0.527	0.527	0.612	0.612	0.527
30,000	0.606	0.653	0.678	0.606	0.606	0.606	0.606	0.606	0.606	0.606	0.606	0.606	0.678	0.678	0.606
35,000	0.702	0.739	0.759	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.702	0.759	0.759	0.702
40,000	0.778	0.804	0.817	0.778	0.778	0.778	0.778	0.778	0.778	0.778	0.778	0.778	0.817	0.817	0.778
45,000	0.876	0.889	0.896	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.876	0.896	0.896	0.876
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.077	1.062	1.054	1.077	1.077	1.077	1.077	1.077	1.077	1.077	1.077	1.077	1.054	1.054	1.077
60,000	1.151	1.121	1.106	1.151	1.151	1.151	1.151	1.151	1.151	1.151	1.151	1.151	1.106	1.106	1.151
65,000	1.225	1.179	1.157	1.225	1.225	1.225	1.225	1.225	1.225	1.225	1.225	1.225	1.157	1.157	1.225
70,000	1.296	1.235	1.205	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.296	1.205	1.205	1.296
75,000	1.368	1.290	1.253	1.368	1.368	1.368	1.368	1.368	1.368	1.368	1.368	1.368	1.253	1.253	1.368
80,000	1.438	1.344	1.298	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.298	1.298	1.438
85,000	1.508	1.396	1.343	1.508	1.508	1.508	1.508	1.508	1.508	1.508	1.508	1.508	1.343	1.343	1.508
90,000	1.575	1.447	1.386	1.575	1.575	1.575	1.575	1.575	1.575	1.575	1.575	1.575	1.386	1.386	1.575
95,000	1.638	1.492	1.423	1.638	1.638	1.638	1.638	1.638	1.638	1.638	1.638	1.638	1.423	1.423	1.638
100,000	1.696	1.536	1.458	1.696	1.696	1.696	1.696	1.696	1.696	1.696	1.696	1.696	1.458	1.458	1.696
110,000	1.813	1.619	1.527	1.813	1.813	1.813	1.813	1.813	1.813	1.813	1.813	1.813	1.527	1.527	1.813
120,000	1.927	1.697	1.591	1.927	1.927	1.927	1.927	1.927	1.927	1.927	1.927	1.927	1.591	1.591	1.927
130,000	2.038	1.776	1.654	2.038	2.038	2.038	2.038	2.038	2.038	2.038	2.038	2.038	1.654	1.654	2.038
140,000	2.145	1.848	1.714	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.145	2.145	1.714	1.714	2.145
150,000	2.253	1.920	1.773	2.253	2.253	2.253	2.253	2.253	2.253	2.253	2.253	2.253	1.773	1.773	2.253
160,000	2.355	1.990	1.827	2.355	2.355	2.355	2.355	2.355	2.355	2.355	2.355	2.355	1.827	1.827	2.355
170,000	2.458	2.057	1.880	2.458	2.458	2.458	2.458	2.458	2.458	2.458	2.458	2.458	1.880	1.880	2.458
180,000	2.556	2.124	1.933	2.556	2.556	2.556	2.556	2.556	2.556	2.556	2.556	2.556	1.933	1.933	2.556
190,000	2.656	2.189	1.984	2.656	2.656	2.656	2.656	2.656	2.656	2.656	2.656	2.656	1.984	1.984	2.656
200,000	2.752	2.252	2.036	2.752	2.752	2.752	2.752	2.752	2.752	2.752	2.752	2.752	2.036	2.036	2.752
210,000	2.848	2.314	2.083	2.848	2.848	2.848	2.848	2.848	2.848	2.848	2.848	2.848	2.083	2.083	2.848
220,000	2.944	2.376	2.130	2.944	2.944	2.944	2.944	2.944	2.944	2.944	2.944	2.944	2.130	2.130	2.944
230,000	3.036	2.433	2.176	3.036	3.036	3.036	3.036	3.036	3.036	3.036	3.036	3.036	2.176	2.176	3.036
240,000	3.125	2.491	2.222	3.125	3.125	3.125	3.125	3.125	3.125	3.125	3.125	3.125	2.222	2.222	3.125
250,000	3.215	2.550	2.265	3.215	3.215	3.215	3.215	3.215	3.215	3.215	3.215	3.215	2.265	2.265	3.215
260,000	3.307	2.605	2.309	3.307	3.307	3.307	3.307	3.307	3.307	3.307	3.307	3.307	2.309	2.309	3.307
270,000	3.391	2.657	2.349	3.391	3.391	3.391	3.391	3.391	3.391	3.391	3.391	3.391	2.349	2.349	3.391
280,000	3.483	2.710	2.391	3.483	3.483	3.483	3.483	3.483	3.483	3.483	3.483	3.483	2.391	2.391	3.483
290,000	3.567	2.767	2.430	3.567	3.567	3.567	3.567	3.567	3.567	3.567	3.567	3.567	2.430	2.430	3.567
300,000	3.654	2.820	2.472	3.654	3.654	3.654	3.654	3.654	3.654	3.654	3.654	3.654	2.472	2.472	3.654
310,000	3.739	2.871	2.511	3.739	3.739	3.739	3.739	3.739	3.739	3.739	3.739	3.739	2.511	2.511	3.739
320,000	3.821	2.918	2.547	3.821	3.821	3.821	3.821	3.821	3.821	3.821	3.821	3.821	2.547	2.547	3.821
330,000	3.901	2.970	2.587	3.901	3.901	3.901	3.901	3.901	3.901	3.901	3.901	3.901	2.587	2.587	3.901
340,000	3.985	3.019	2.625	3.985	3.985	3.985	3.985	3.985	3.985	3.985	3.985	3.985	2.625	2.625	3.985
350,000	4.067	3.066	2.660	4.067	4.067	4.067	4.067	4.067	4.067	4.067	4.067	4.067	2.660	2.660	4.067
360,000	4.147	3.118	2.700	4.147	4.147	4.147	4.147	4.147	4.147	4.147	4.147	4.147	2.700	2.700	4.147
370,000	4.225	3.167	2.731	4.225	4.225	4.225	4.225	4.225	4.225	4.225	4.225	4.225	2.731	2.731	4.225
380,000	4.309	3.215	2.766	4.309	4.309	4.309	4.309	4.309	4.309	4.309	4.309	4.309	2.766	2.766	4.309
390,000	4.384	3.260	2.800	4.384	4.384	4.384	4.384	4.384	4.384	4.384	4.384	4.384	2.800	2.800	4.384
400,000	4.464	3.304	2.840	4.464	4.464	4.464	4.464	4.464	4.464	4.464	4.464	4.464	2.840	2.840	4.464
425,000	4.658	3.417	2.924	4.658	4.658	4.658	4.658	4.658	4.658	4.658	4.658	4.658	2.924	2.924	4.658
450,000	4.842	3.528	2.997	4.842	4.842	4.842	4.842	4.842	4.842	4.842	4.842	4.842	2.997	2.997	4.842
475,000	5.035	3.629	3.078	5.035	5.035	5.035	5.035	5.035	5.035	5.035	5.035	5.035	3.078	3.078	5.035
500,000	5.220	3.740	3.160	5.220	5.220	5.220	5.220	5.220	5.220	5.220	5.220	5.220	3.160	3.160	5.220
525,000	5.397	3.843	3.234	5.397	5.397	5.397	5.397	5.397	5.397	5.397	5.397	5.397	3.234	3.234	5.397
550,000	5.577	3.938	3.300	5.577	5.577	5.577	5.577	5.577	5.577	5.577	5.577	5.577	3.300	3.300	5.577
575,000	5.750	4.037	3.381	5.750	5.750	5.750	5.750	5.750	5.750	5.750	5.750	5.750	3.381	3.381	5.750
600,000	5.928	4.140	3.444	5.928	5.928	5.928	5.928	5.928	5.928	5.928	5.928	5.928	3.444	3.444	5.928

Amount of Insurance Factor: Business Personal Property - Water

BPP Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	6.100	4.225	3.513	6.100	6.100	6.100	6.100	6.100	6.100	6.100	6.100	6.100	3.513	3.513	6.100
650,000	6.266	4.316	3.575	6.266	6.266	6.266	6.266	6.266	6.266	6.266	6.266	6.266	3.575	3.575	6.266
675,000	6.426	4.415	3.645	6.426	6.426	6.426	6.426	6.426	6.426	6.426	6.426	6.426	3.645	3.645	6.426
700,000	6.594	4.508	3.710	6.594	6.594	6.594	6.594	6.594	6.594	6.594	6.594	6.594	3.710	3.710	6.594
725,000	6.757	4.597	3.770	6.757	6.757	6.757	6.757	6.757	6.757	6.757	6.757	6.757	3.770	3.770	6.757
750,000	6.915	4.680	3.840	6.915	6.915	6.915	6.915	6.915	6.915	6.915	6.915	6.915	3.840	3.840	6.915
775,000	7.084	4.759	3.891	7.084	7.084	7.084	7.084	7.084	7.084	7.084	7.084	7.084	3.891	3.891	7.084
800,000	7.248	4.848	3.952	7.248	7.248	7.248	7.248	7.248	7.248	7.248	7.248	7.248	3.952	3.952	7.248
825,000	7.392	4.934	4.010	7.392	7.392	7.392	7.392	7.392	7.392	7.392	7.392	7.392	4.010	4.010	7.392
850,000	7.548	5.015	4.080	7.548	7.548	7.548	7.548	7.548	7.548	7.548	7.548	7.548	4.080	4.080	7.548
875,000	7.700	5.093	4.130	7.700	7.700	7.700	7.700	7.700	7.700	7.700	7.700	7.700	4.130	4.130	7.700
900,000	7.866	5.166	4.176	7.866	7.866	7.866	7.866	7.866	7.866	7.866	7.866	7.866	4.176	4.176	7.866
925,000	8.011	5.254	4.237	8.011	8.011	8.011	8.011	8.011	8.011	8.011	8.011	8.011	4.237	4.237	8.011
950,000	8.170	5.339	4.294	8.170	8.170	8.170	8.170	8.170	8.170	8.170	8.170	8.170	4.294	4.294	8.170
975,000	8.307	5.402	4.349	8.307	8.307	8.307	8.307	8.307	8.307	8.307	8.307	8.307	4.349	4.349	8.307
1,000,000	8.460	5.480	4.400	8.460	8.460	8.460	8.460	8.460	8.460	8.460	8.460	8.460	4.400	4.400	8.460
1,100,000	9.042	5.786	4.598	9.042	9.042	9.042	9.042	9.042	9.042	9.042	9.042	9.042	4.598	4.598	9.042
1,200,000	9.600	6.072	4.800	9.600	9.600	9.600	9.600	9.600	9.600	9.600	9.600	9.600	4.800	4.800	9.600
1,300,000	10.166	6.344	4.992	10.166	10.166	10.166	10.166	10.166	10.166	10.166	10.166	10.166	4.992	4.992	10.166
1,400,000	10.696	6.608	5.180	10.696	10.696	10.696	10.696	10.696	10.696	10.696	10.696	10.696	5.180	5.180	10.696
1,500,000	11.220	6.870	5.340	11.220	11.220	11.220	11.220	11.220	11.220	11.220	11.220	11.220	5.340	5.340	11.220
1,600,000	11.744	7.104	5.504	11.744	11.744	11.744	11.744	11.744	11.744	11.744	11.744	11.744	5.504	5.504	11.744
1,700,000	12.240	7.344	5.678	12.240	12.240	12.240	12.240	12.240	12.240	12.240	12.240	12.240	5.678	5.678	12.240
1,800,000	12.744	7.596	5.832	12.744	12.744	12.744	12.744	12.744	12.744	12.744	12.744	12.744	5.832	5.832	12.744
1,900,000	13.224	7.828	6.004	13.224	13.224	13.224	13.224	13.224	13.224	13.224	13.224	13.224	6.004	6.004	13.224
2,000,000	13.720	8.040	6.120	13.720	13.720	13.720	13.720	13.720	13.720	13.720	13.720	13.720	6.120	6.120	13.720
2,100,000	14.196	8.274	6.300	14.196	14.196	14.196	14.196	14.196	14.196	14.196	14.196	14.196	6.300	6.300	14.196
2,200,000	14.652	8.492	6.424	14.652	14.652	14.652	14.652	14.652	14.652	14.652	14.652	14.652	6.424	6.424	14.652
2,300,000	15.134	8.694	6.578	15.134	15.134	15.134	15.134	15.134	15.134	15.134	15.134	15.134	6.578	6.578	15.134
2,400,000	15.600	8.880	6.720	15.600	15.600	15.600	15.600	15.600	15.600	15.600	15.600	15.600	6.720	6.720	15.600
2,500,000	16.050	9.100	6.850	16.050	16.050	16.050	16.050	16.050	16.050	16.050	16.050	16.050	6.850	6.850	16.050
2,600,000	16.484	9.308	6.968	16.484	16.484	16.484	16.484	16.484	16.484	16.484	16.484	16.484	6.968	6.968	16.484
2,700,000	16.902	9.504	7.074	16.902	16.902	16.902	16.902	16.902	16.902	16.902	16.902	16.902	7.074	7.074	16.902
2,800,000	17.360	9.688	7.224	17.360	17.360	17.360	17.360	17.360	17.360	17.360	17.360	17.360	7.224	7.224	17.360
2,900,000	17.806	9.860	7.308	17.806	17.806	17.806	17.806	17.806	17.806	17.806	17.806	17.806	7.308	7.308	17.806
3,000,000	18.180	10.080	7.440	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	7.440	7.440	18.180
Ea Addl $000	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037	0.0037

Amount of Insurance Factor: Business Personal Property - Wind

BPP Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076
10,000	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204
15,000	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312
20,000	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418
25,000	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514
30,000	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596
35,000	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693
40,000	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773
45,000	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
60,000	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159
65,000	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236
70,000	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312
75,000	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388
80,000	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461
85,000	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545
90,000	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636
95,000	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727
100,000	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818
110,000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
120,000	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182
130,000	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363
140,000	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545
150,000	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727
160,000	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909
170,000	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091
180,000	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272
190,000	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454
200,000	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636
210,000	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818
220,000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000
230,000	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181
240,000	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363
250,000	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545
260,000	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727
270,000	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909
280,000	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090
290,000	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272
300,000	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454
310,000	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636
320,000	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818
330,000	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999
340,000	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181
350,000	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363
360,000	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545
370,000	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727
380,000	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908
390,000	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090
400,000	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272
425,000	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727
450,000	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181
475,000	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636
500,000	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090
525,000	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545
550,000	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999
575,000	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454
600,000	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908

Amount of Insurance Factor: Business Personal Property - Wind

BPP Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363
650,000	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817
675,000	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272
700,000	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726
725,000	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181
750,000	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635
775,000	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090
800,000	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544
825,000	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999
850,000	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453
875,000	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908
900,000	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362
925,000	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817
950,000	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271
975,000	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726
1,000,000	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180
1,100,000	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998
1,200,000	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816
1,300,000	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634
1,400,000	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452
1,500,000	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270
1,600,000	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088
1,700,000	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906
1,800,000	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724
1,900,000	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542
2,000,000	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360
2,100,000	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178
2,200,000	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996
2,300,000	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814
2,400,000	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632
2,500,000	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450
2,600,000	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268
2,700,000	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086
2,800,000	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904
2,900,000	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722
3,000,000	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540
Ea Addl $000	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182

Amount of Insurance Factor: Business Personal Property - Wind

BPP Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076	0.076
10,000	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204	0.204
15,000	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312	0.312
20,000	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418	0.418
25,000	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514	0.514
30,000	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.596
35,000	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.693
40,000	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773	0.773
45,000	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080
60,000	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159
65,000	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236	1.236
70,000	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312	1.312
75,000	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388	1.388
80,000	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461	1.461
85,000	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545	1.545
90,000	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636	1.636
95,000	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727	1.727
100,000	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818	1.818
110,000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000
120,000	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182	2.182
130,000	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363	2.363
140,000	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545	2.545
150,000	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727	2.727
160,000	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909	2.909
170,000	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091	3.091
180,000	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272	3.272
190,000	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454	3.454
200,000	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636	3.636
210,000	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818
220,000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000
230,000	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181	4.181
240,000	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363	4.363
250,000	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545	4.545
260,000	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727	4.727
270,000	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909	4.909
280,000	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090	5.090
290,000	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272	5.272
300,000	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454	5.454
310,000	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636	5.636
320,000	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818
330,000	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999	5.999
340,000	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181	6.181
350,000	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363	6.363
360,000	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545	6.545
370,000	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727	6.727
380,000	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908	6.908
390,000	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090	7.090
400,000	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272	7.272
425,000	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727	7.727
450,000	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181	8.181
475,000	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636	8.636
500,000	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090	9.090
525,000	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545	9.545
550,000	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999	9.999
575,000	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454	10.454
600,000	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908	10.908

Amount of Insurance Factor: Business Personal Property - Wind

BPP Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363	11.363
650,000	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817	11.817
675,000	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272	12.272
700,000	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726	12.726
725,000	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181	13.181
750,000	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635	13.635
775,000	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090	14.090
800,000	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544	14.544
825,000	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999	14.999
850,000	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453	15.453
875,000	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908	15.908
900,000	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362	16.362
925,000	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817	16.817
950,000	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271	17.271
975,000	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726	17.726
1,000,000	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180	18.180
1,100,000	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998	19.998
1,200,000	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816	21.816
1,300,000	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634	23.634
1,400,000	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452	25.452
1,500,000	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270	27.270
1,600,000	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088	29.088
1,700,000	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906	30.906
1,800,000	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724	32.724
1,900,000	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542	34.542
2,000,000	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360	36.360
2,100,000	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178	38.178
2,200,000	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996	39.996
2,300,000	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814	41.814
2,400,000	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632	43.632
2,500,000	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450	45.450
2,600,000	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268	47.268
2,700,000	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086	49.086
2,800,000	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904	50.904
2,900,000	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722	52.722
3,000,000	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540	54.540
Ea Addl $000	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182

Amount of Insurance Factor: Business Personal Property - Theft

BPP Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.137	0.137	0.063	0.063	0.137	0.063	0.137	0.162	0.164	0.157	0.202	0.137	0.137	0.137	0.137
10,000	0.318	0.318	0.185	0.185	0.318	0.185	0.318	0.357	0.360	0.349	0.417	0.318	0.318	0.318	0.318
15,000	0.451	0.451	0.301	0.301	0.451	0.301	0.451	0.492	0.495	0.485	0.553	0.451	0.451	0.451	0.451
20,000	0.553	0.553	0.407	0.407	0.553	0.407	0.553	0.591	0.594	0.584	0.646	0.553	0.553	0.553	0.553
25,000	0.636	0.636	0.504	0.504	0.636	0.504	0.636	0.669	0.671	0.663	0.716	0.636	0.636	0.636	0.636
30,000	0.697	0.697	0.587	0.587	0.697	0.587	0.697	0.723	0.725	0.718	0.760	0.697	0.697	0.697	0.697
35,000	0.774	0.774	0.686	0.686	0.774	0.686	0.774	0.794	0.796	0.790	0.822	0.774	0.774	0.774	0.774
40,000	0.827	0.827	0.767	0.767	0.827	0.767	0.827	0.841	0.841	0.838	0.859	0.827	0.827	0.827	0.827
45,000	0.901	0.901	0.870	0.870	0.901	0.870	0.901	0.908	0.909	0.907	0.917	0.901	0.901	0.901	0.901
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.048	1.048	1.084	1.084	1.048	1.084	1.048	1.042	1.041	1.043	1.032	1.048	1.048	1.048	1.048
60,000	1.096	1.096	1.165	1.165	1.096	1.165	1.096	1.081	1.080	1.084	1.062	1.096	1.096	1.096	1.096
65,000	1.140	1.140	1.245	1.245	1.140	1.245	1.140	1.119	1.117	1.123	1.091	1.140	1.140	1.140	1.140
70,000	1.183	1.183	1.324	1.324	1.183	1.324	1.183	1.155	1.154	1.161	1.117	1.183	1.183	1.183	1.183
75,000	1.226	1.226	1.404	1.404	1.226	1.404	1.226	1.190	1.187	1.196	1.143	1.226	1.226	1.226	1.226
80,000	1.266	1.266	1.482	1.482	1.266	1.482	1.266	1.222	1.219	1.230	1.168	1.266	1.266	1.266	1.266
85,000	1.304	1.304	1.559	1.559	1.304	1.559	1.304	1.255	1.251	1.265	1.192	1.304	1.304	1.304	1.304
90,000	1.341	1.341	1.634	1.634	1.341	1.634	1.341	1.287	1.282	1.296	1.215	1.341	1.341	1.341	1.341
95,000	1.379	1.379	1.710	1.710	1.379	1.710	1.379	1.317	1.311	1.328	1.237	1.379	1.379	1.379	1.379
100,000	1.414	1.414	1.786	1.786	1.414	1.786	1.414	1.346	1.340	1.358	1.258	1.414	1.414	1.414	1.414
110,000	1.483	1.483	1.934	1.934	1.483	1.934	1.483	1.401	1.395	1.417	1.298	1.483	1.483	1.483	1.483
120,000	1.550	1.550	2.081	2.081	1.550	2.081	1.550	1.454	1.447	1.471	1.337	1.550	1.550	1.550	1.550
130,000	1.612	1.612	2.223	2.223	1.612	2.223	1.612	1.505	1.498	1.526	1.373	1.612	1.612	1.612	1.612
140,000	1.674	1.674	2.366	2.366	1.674	2.366	1.674	1.554	1.546	1.576	1.406	1.674	1.674	1.674	1.674
150,000	1.719	1.719	2.487	2.487	1.719	2.487	1.719	1.590	1.578	1.611	1.428	1.719	1.719	1.719	1.719
160,000	1.757	1.757	2.598	2.598	1.757	2.598	1.757	1.616	1.606	1.642	1.443	1.757	1.757	1.757	1.757
170,000	1.795	1.795	2.710	2.710	1.795	2.710	1.795	1.642	1.632	1.669	1.459	1.795	1.795	1.795	1.795
180,000	1.829	1.829	2.815	2.815	1.829	2.815	1.829	1.670	1.656	1.699	1.472	1.829	1.829	1.829	1.829
190,000	1.866	1.866	2.922	2.922	1.866	2.922	1.866	1.695	1.683	1.725	1.486	1.866	1.866	1.866	1.866
200,000	1.896	1.896	3.024	3.024	1.896	3.024	1.896	1.716	1.704	1.748	1.500	1.896	1.896	1.896	1.896
210,000	1.928	1.928	3.125	3.125	1.928	3.125	1.928	1.739	1.726	1.772	1.512	1.928	1.928	1.928	1.928
220,000	1.962	1.962	3.225	3.225	1.962	3.225	1.962	1.764	1.747	1.800	1.527	1.962	1.962	1.962	1.962
230,000	1.992	1.992	3.326	3.326	1.992	3.326	1.992	1.785	1.771	1.822	1.536	1.992	1.992	1.992	1.992
240,000	2.021	2.021	3.422	3.422	2.021	3.422	2.021	1.805	1.790	1.843	1.550	2.021	2.021	2.021	2.021
250,000	2.050	2.050	3.520	3.520	2.050	3.520	2.050	1.825	1.810	1.865	1.560	2.050	2.050	2.050	2.050
260,000	2.075	2.075	3.614	3.614	2.075	3.614	2.075	1.846	1.825	1.882	1.570	2.075	2.075	2.075	2.075
270,000	2.106	2.106	3.710	3.710	2.106	3.710	2.106	1.863	1.847	1.906	1.582	2.106	2.106	2.106	2.106
280,000	2.128	2.128	3.802	3.802	2.128	3.802	2.128	1.882	1.865	1.926	1.590	2.128	2.128	2.128	2.128
290,000	2.158	2.158	3.892	3.892	2.158	3.892	2.158	1.897	1.879	1.943	1.601	2.158	2.158	2.158	2.158
300,000	2.178	2.178	3.984	3.984	2.178	3.984	2.178	1.914	1.896	1.962	1.608	2.178	2.178	2.178	2.178
310,000	2.213	2.213	4.086	4.086	2.213	4.086	2.213	1.941	1.922	1.990	1.624	2.213	2.213	2.213	2.213
320,000	2.246	2.246	4.198	4.198	2.246	4.198	2.246	1.965	1.946	2.016	1.645	2.246	2.246	2.246	2.246
330,000	2.284	2.284	4.303	4.303	2.284	4.303	2.284	1.993	1.973	2.039	1.657	2.284	2.284	2.284	2.284
340,000	2.312	2.312	4.413	4.413	2.312	4.413	2.312	2.020	1.999	2.067	1.673	2.312	2.312	2.312	2.312
350,000	2.345	2.345	4.515	4.515	2.345	4.515	2.345	2.044	2.023	2.093	1.687	2.345	2.345	2.345	2.345
360,000	2.383	2.383	4.622	4.622	2.383	4.622	2.383	2.066	2.045	2.117	1.706	2.383	2.383	2.383	2.383
370,000	2.412	2.412	4.729	4.729	2.412	4.729	2.412	2.087	2.065	2.146	1.717	2.412	2.412	2.412	2.412
380,000	2.447	2.447	4.834	4.834	2.447	4.834	2.447	2.113	2.090	2.166	1.733	2.447	2.447	2.447	2.447
390,000	2.473	2.473	4.937	4.937	2.473	4.937	2.473	2.137	2.114	2.192	1.747	2.473	2.473	2.473	2.473
400,000	2.504	2.504	5.040	5.040	2.504	5.040	2.504	2.160	2.136	2.216	1.760	2.504	2.504	2.504	2.504
425,000	2.584	2.584	5.296	5.296	2.584	5.296	2.584	2.210	2.185	2.278	1.794	2.584	2.584	2.584	2.584
450,000	2.655	2.655	5.553	5.553	2.655	5.553	2.655	2.268	2.241	2.331	1.827	2.655	2.655	2.655	2.655
475,000	2.727	2.727	5.805	5.805	2.727	5.805	2.727	2.318	2.290	2.385	1.862	2.727	2.727	2.727	2.727
500,000	2.790	2.790	6.060	6.060	2.790	6.060	2.790	2.370	2.340	2.440	1.890	2.790	2.790	2.790	2.790
525,000	2.856	2.856	6.311	6.311	2.856	6.311	2.856	2.415	2.384	2.489	1.922	2.856	2.856	2.856	2.856
550,000	2.926	2.926	6.556	6.556	2.926	6.556	2.926	2.464	2.431	2.541	1.947	2.926	2.926	2.926	2.926
575,000	2.990	2.990	6.797	6.797	2.990	6.797	2.990	2.507	2.473	2.588	1.978	2.990	2.990	2.990	2.990
600,000	3.048	3.048	7.044	7.044	3.048	7.044	3.048	2.556	2.520	2.640	2.004	3.048	3.048	3.048	3.048

Amount of Insurance Factor: Business Personal Property - Theft

BPP Limit of Insurance	Property Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	3.113	3.113	7.275	7.275	3.113	7.275	3.113	2.600	2.563	2.688	2.025	3.113	3.113	3.113	3.113
650,000	3.172	3.172	7.514	7.514	3.172	7.514	3.172	2.639	2.600	2.730	2.054	3.172	3.172	3.172	3.172
675,000	3.227	3.227	7.749	7.749	3.227	7.749	3.227	2.687	2.646	2.781	2.079	3.227	3.227	3.227	3.227
700,000	3.290	3.290	7.994	7.994	3.290	7.994	3.290	2.716	2.688	2.814	2.100	3.290	3.290	3.290	3.290
725,000	3.350	3.350	8.222	8.222	3.350	8.222	3.350	2.755	2.726	2.857	2.132	3.350	3.350	3.350	3.350
750,000	3.405	3.405	8.460	8.460	3.405	8.460	3.405	2.805	2.760	2.910	2.145	3.405	3.405	3.405	3.405
775,000	3.457	3.457	8.696	8.696	3.457	8.696	3.457	2.837	2.790	2.945	2.170	3.457	3.457	3.457	3.457
800,000	3.504	3.504	8.912	8.912	3.504	8.912	3.504	2.880	2.832	2.992	2.192	3.504	3.504	3.504	3.504
825,000	3.564	3.564	9.141	9.141	3.564	9.141	3.564	2.921	2.871	3.020	2.211	3.564	3.564	3.564	3.564
850,000	3.621	3.621	9.384	9.384	3.621	9.384	3.621	2.958	2.907	3.060	2.244	3.621	3.621	3.621	3.621
875,000	3.675	3.675	9.608	9.608	3.675	9.608	3.675	2.993	2.940	3.098	2.258	3.675	3.675	3.675	3.675
900,000	3.726	3.726	9.828	9.828	3.726	9.828	3.726	3.024	2.970	3.132	2.286	3.726	3.726	3.726	3.726
925,000	3.774	3.774	10.046	10.046	3.774	10.046	3.774	3.053	3.016	3.182	2.294	3.774	3.774	3.774	3.774
950,000	3.819	3.819	10.279	10.279	3.819	10.279	3.819	3.097	3.040	3.211	2.318	3.819	3.819	3.819	3.819
975,000	3.861	3.861	10.491	10.491	3.861	10.491	3.861	3.120	3.081	3.257	2.340	3.861	3.861	3.861	3.861
1,000,000	3.920	3.920	10.720	10.720	3.920	10.720	3.920	3.160	3.100	3.280	2.360	3.920	3.920	3.920	3.920
1,100,000	4.092	4.092	11.594	11.594	4.092	11.594	4.092	3.278	3.234	3.410	2.420	4.092	4.092	4.092	4.092
1,200,000	4.272	4.272	12.456	12.456	4.272	12.456	4.272	3.408	3.336	3.552	2.496	4.272	4.272	4.272	4.272
1,300,000	4.446	4.446	13.312	13.312	4.446	13.312	4.446	3.510	3.458	3.666	2.574	4.446	4.446	4.446	4.446
1,400,000	4.620	4.620	14.140	14.140	4.620	14.140	4.620	3.640	3.556	3.780	2.632	4.620	4.620	4.620	4.620
1,500,000	4.770	4.770	14.970	14.970	4.770	14.970	4.770	3.720	3.660	3.900	2.670	4.770	4.770	4.770	4.770
1,600,000	4.928	4.928	15.776	15.776	4.928	15.776	4.928	3.840	3.776	4.000	2.752	4.928	4.928	4.928	4.928
1,700,000	5.066	5.066	16.592	16.592	5.066	16.592	5.066	3.944	3.842	4.114	2.788	5.066	5.066	5.066	5.066
1,800,000	5.220	5.220	17.388	17.388	5.220	17.388	5.220	4.032	3.960	4.212	2.844	5.220	5.220	5.220	5.220
1,900,000	5.358	5.358	18.164	18.164	5.358	18.164	5.358	4.104	4.028	4.332	2.888	5.358	5.358	5.358	5.358
2,000,000	5.480	5.480	18.960	18.960	5.480	18.960	5.480	4.200	4.120	4.400	2.920	5.480	5.480	5.480	5.480
2,100,000	5.628	5.628	19.740	19.740	5.628	19.740	5.628	4.284	4.200	4.494	2.982	5.628	5.628	5.628	5.628
2,200,000	5.764	5.764	20.504	20.504	5.764	20.504	5.764	4.356	4.268	4.620	3.036	5.764	5.764	5.764	5.764
2,300,000	5.888	5.888	21.252	21.252	5.888	21.252	5.888	4.462	4.370	4.692	3.082	5.888	5.888	5.888	5.888
2,400,000	6.000	6.000	22.032	22.032	6.000	22.032	6.000	4.560	4.464	4.800	3.120	6.000	6.000	6.000	6.000
2,500,000	6.100	6.100	22.800	22.800	6.100	22.800	6.100	4.600	4.500	4.850	3.150	6.100	6.100	6.100	6.100
2,600,000	6.240	6.240	23.556	23.556	6.240	23.556	6.240	4.680	4.576	4.940	3.172	6.240	6.240	6.240	6.240
2,700,000	6.372	6.372	24.300	24.300	6.372	24.300	6.372	4.752	4.644	5.022	3.240	6.372	6.372	6.372	6.372
2,800,000	6.440	6.440	25.032	25.032	6.440	25.032	6.440	4.816	4.760	5.096	3.248	6.440	6.440	6.440	6.440
2,900,000	6.554	6.554	25.752	25.752	6.554	25.752	6.554	4.930	4.814	5.162	3.306	6.554	6.554	6.554	6.554
3,000,000	6.660	6.660	26.460	26.460	6.660	26.460	6.660	4.980	4.860	5.280	3.360	6.660	6.660	6.660	6.660
Ea Addl $000	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011

Amount of Insurance Factor: Business Personal Property - Theft

BPP Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.137	0.193	0.261	0.201	0.095	0.137	0.137	0.137	0.137	0.137	0.137	0.137	0.261	0.261	0.137
10,000	0.318	0.405	0.499	0.416	0.247	0.318	0.318	0.318	0.318	0.318	0.318	0.318	0.499	0.499	0.318
15,000	0.451	0.541	0.633	0.552	0.374	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.633	0.633	0.451
20,000	0.553	0.635	0.715	0.645	0.479	0.553	0.553	0.553	0.553	0.553	0.553	0.553	0.715	0.715	0.553
25,000	0.636	0.706	0.773	0.714	0.571	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.773	0.773	0.636
30,000	0.697	0.753	0.805	0.759	0.644	0.697	0.697	0.697	0.697	0.697	0.697	0.697	0.805	0.805	0.697
35,000	0.774	0.816	0.855	0.821	0.732	0.774	0.774	0.774	0.774	0.774	0.774	0.774	0.855	0.855	0.774
40,000	0.827	0.855	0.881	0.858	0.799	0.827	0.827	0.827	0.827	0.827	0.827	0.827	0.881	0.881	0.827
45,000	0.901	0.916	0.929	0.917	0.887	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.929	0.929	0.901
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.048	1.034	1.021	1.032	1.065	1.048	1.048	1.048	1.048	1.048	1.048	1.048	1.021	1.021	1.048
60,000	1.096	1.066	1.040	1.063	1.127	1.096	1.096	1.096	1.096	1.096	1.096	1.096	1.040	1.040	1.096
65,000	1.140	1.096	1.060	1.092	1.188	1.140	1.140	1.140	1.140	1.140	1.140	1.140	1.060	1.060	1.140
70,000	1.183	1.126	1.077	1.119	1.247	1.183	1.183	1.183	1.183	1.183	1.183	1.183	1.077	1.077	1.183
75,000	1.226	1.152	1.094	1.145	1.305	1.226	1.226	1.226	1.226	1.226	1.226	1.226	1.094	1.094	1.226
80,000	1.266	1.179	1.109	1.170	1.362	1.266	1.266	1.266	1.266	1.266	1.266	1.266	1.109	1.109	1.266
85,000	1.304	1.204	1.124	1.193	1.418	1.304	1.304	1.304	1.304	1.304	1.304	1.304	1.124	1.124	1.304
90,000	1.341	1.229	1.138	1.217	1.471	1.341	1.341	1.341	1.341	1.341	1.341	1.341	1.138	1.138	1.341
95,000	1.379	1.252	1.151	1.239	1.524	1.379	1.379	1.379	1.379	1.379	1.379	1.379	1.151	1.151	1.379
100,000	1.414	1.274	1.164	1.260	1.576	1.414	1.414	1.414	1.414	1.414	1.414	1.414	1.164	1.164	1.414
110,000	1.483	1.318	1.190	1.300	1.679	1.483	1.483	1.483	1.483	1.483	1.483	1.483	1.190	1.190	1.483
120,000	1.550	1.358	1.212	1.339	1.778	1.550	1.550	1.550	1.550	1.550	1.550	1.550	1.212	1.212	1.550
130,000	1.612	1.399	1.235	1.375	1.872	1.612	1.612	1.612	1.612	1.612	1.612	1.612	1.235	1.235	1.612
140,000	1.674	1.434	1.254	1.408	1.966	1.674	1.674	1.674	1.674	1.674	1.674	1.674	1.254	1.254	1.674
150,000	1.719	1.458	1.263	1.431	2.043	1.719	1.719	1.719	1.719	1.719	1.719	1.719	1.263	1.263	1.719
160,000	1.757	1.475	1.267	1.446	2.109	1.757	1.757	1.757	1.757	1.757	1.757	1.757	1.267	1.267	1.757
170,000	1.795	1.493	1.275	1.462	2.173	1.795	1.795	1.795	1.795	1.795	1.795	1.795	1.275	1.275	1.795
180,000	1.829	1.512	1.278	1.480	2.236	1.829	1.829	1.829	1.829	1.829	1.829	1.829	1.278	1.278	1.829
190,000	1.866	1.528	1.281	1.493	2.299	1.866	1.866	1.866	1.866	1.866	1.866	1.866	1.281	1.281	1.866
200,000	1.896	1.540	1.288	1.504	2.356	1.896	1.896	1.896	1.896	1.896	1.896	1.896	1.288	1.288	1.896
210,000	1.928	1.558	1.289	1.520	2.415	1.928	1.928	1.928	1.928	1.928	1.928	1.928	1.289	1.289	1.928
220,000	1.962	1.571	1.294	1.531	2.473	1.962	1.962	1.962	1.962	1.962	1.962	1.962	1.294	1.294	1.962
230,000	1.992	1.582	1.297	1.541	2.530	1.992	1.992	1.992	1.992	1.992	1.992	1.992	1.297	1.297	1.992
240,000	2.021	1.598	1.301	1.555	2.582	2.021	2.021	2.021	2.021	2.021	2.021	2.021	1.301	1.301	2.021
250,000	2.050	1.610	1.305	1.565	2.635	2.050	2.050	2.050	2.050	2.050	2.050	2.050	1.305	1.305	2.050
260,000	2.075	1.622	1.310	1.576	2.688	2.075	2.075	2.075	2.075	2.075	2.075	2.075	1.310	1.310	2.075
270,000	2.106	1.636	1.312	1.588	2.738	2.106	2.106	2.106	2.106	2.106	2.106	2.106	1.312	1.312	2.106
280,000	2.128	1.646	1.316	1.596	2.789	2.128	2.128	2.128	2.128	2.128	2.128	2.128	1.316	1.316	2.128
290,000	2.158	1.659	1.317	1.607	2.836	2.158	2.158	2.158	2.158	2.158	2.158	2.158	1.317	1.317	2.158
300,000	2.178	1.668	1.320	1.614	2.886	2.178	2.178	2.178	2.178	2.178	2.178	2.178	1.320	1.320	2.178
310,000	2.213	1.686	1.327	1.631	2.945	2.213	2.213	2.213	2.213	2.213	2.213	2.213	1.327	1.327	2.213
320,000	2.246	1.702	1.338	1.651	3.008	2.246	2.246	2.246	2.246	2.246	2.246	2.246	1.338	1.338	2.246
330,000	2.284	1.723	1.346	1.663	3.069	2.284	2.284	2.284	2.284	2.284	2.284	2.284	1.346	1.346	2.284
340,000	2.312	1.734	1.353	1.680	3.128	2.312	2.312	2.312	2.312	2.312	2.312	2.312	1.353	1.353	2.312
350,000	2.345	1.757	1.358	1.694	3.185	2.345	2.345	2.345	2.345	2.345	2.345	2.345	1.358	1.358	2.345
360,000	2.383	1.771	1.368	1.714	3.240	2.383	2.383	2.383	2.383	2.383	2.383	2.383	1.368	1.368	2.383
370,000	2.412	1.791	1.376	1.724	3.300	2.412	2.412	2.412	2.412	2.412	2.412	2.412	1.376	1.376	2.412
380,000	2.447	1.801	1.383	1.740	3.359	2.447	2.447	2.447	2.447	2.447	2.447	2.447	1.383	1.383	2.447
390,000	2.473	1.817	1.388	1.755	3.416	2.473	2.473	2.473	2.473	2.473	2.473	2.473	1.388	1.388	2.473
400,000	2.504	1.832	1.400	1.768	3.472	2.504	2.504	2.504	2.504	2.504	2.504	2.504	1.400	1.400	2.504
425,000	2.584	1.870	1.420	1.802	3.613	2.584	2.584	2.584	2.584	2.584	2.584	2.584	1.420	1.420	2.584
450,000	2.655	1.908	1.431	1.836	3.744	2.655	2.655	2.655	2.655	2.655	2.655	2.655	1.431	1.431	2.655
475,000	2.727	1.948	1.454	1.872	3.876	2.727	2.727	2.727	2.727	2.727	2.727	2.727	1.454	1.454	2.727
500,000	2.790	1.980	1.460	1.900	4.010	2.790	2.790	2.790	2.790	2.790	2.790	2.790	1.460	1.460	2.790
525,000	2.856	2.016	1.481	1.932	4.137	2.856	2.856	2.856	2.856	2.856	2.856	2.856	1.481	1.481	2.856
550,000	2.926	2.046	1.496	1.958	4.257	2.926	2.926	2.926	2.926	2.926	2.926	2.926	1.496	1.496	2.926
575,000	2.990	2.070	1.507	1.990	4.382	2.990	2.990	2.990	2.990	2.990	2.990	2.990	1.507	1.507	2.990
600,000	3.048	2.100	1.524	2.016	4.500	3.048	3.048	3.048	3.048	3.048	3.048	3.048	1.524	1.524	3.048

Amount of Insurance Factor: Business Personal Property - Theft

BPP Limit of Insurance	Property Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	3.113	2.138	1.538	2.038	4.625	3.113	3.113	3.113	3.113	3.113	3.113	3.113	1.538	1.538	3.113
650,000	3.172	2.158	1.547	2.067	4.745	3.172	3.172	3.172	3.172	3.172	3.172	3.172	1.547	1.547	3.172
675,000	3.227	2.187	1.553	2.093	4.860	3.227	3.227	3.227	3.227	3.227	3.227	3.227	1.553	1.553	3.227
700,000	3.290	2.212	1.568	2.114	4.970	3.290	3.290	3.290	3.290	3.290	3.290	3.290	1.568	1.568	3.290
725,000	3.350	2.248	1.581	2.146	5.090	3.350	3.350	3.350	3.350	3.350	3.350	3.350	1.581	1.581	3.350
750,000	3.405	2.265	1.590	2.160	5.205	3.405	3.405	3.405	3.405	3.405	3.405	3.405	1.590	1.590	3.405
775,000	3.457	2.294	1.597	2.186	5.317	3.457	3.457	3.457	3.457	3.457	3.457	3.457	1.597	1.597	3.457
800,000	3.504	2.320	1.616	2.208	5.424	3.504	3.504	3.504	3.504	3.504	3.504	3.504	1.616	1.616	3.504
825,000	3.564	2.343	1.617	2.228	5.528	3.564	3.564	3.564	3.564	3.564	3.564	3.564	1.617	1.617	3.564
850,000	3.621	2.363	1.632	2.261	5.644	3.621	3.621	3.621	3.621	3.621	3.621	3.621	1.632	1.632	3.621
875,000	3.675	2.380	1.645	2.275	5.740	3.675	3.675	3.675	3.675	3.675	3.675	3.675	1.645	1.645	3.675
900,000	3.726	2.412	1.656	2.304	5.850	3.726	3.726	3.726	3.726	3.726	3.726	3.726	1.656	1.656	3.726
925,000	3.774	2.442	1.665	2.313	5.957	3.774	3.774	3.774	3.774	3.774	3.774	3.774	1.665	1.665	3.774
950,000	3.819	2.451	1.672	2.337	6.061	3.819	3.819	3.819	3.819	3.819	3.819	3.819	1.672	1.672	3.819
975,000	3.861	2.477	1.677	2.360	6.162	3.861	3.861	3.861	3.861	3.861	3.861	3.861	1.677	1.677	3.861
1,000,000	3.920	2.500	1.700	2.380	6.260	3.920	3.920	3.920	3.920	3.920	3.920	3.920	1.700	1.700	3.920
1,100,000	4.092	2.574	1.716	2.442	6.644	4.092	4.092	4.092	4.092	4.092	4.092	4.092	1.716	1.716	4.092
1,200,000	4.272	2.664	1.752	2.520	7.032	4.272	4.272	4.272	4.272	4.272	4.272	4.272	1.752	1.752	4.272
1,300,000	4.446	2.730	1.794	2.574	7.410	4.446	4.446	4.446	4.446	4.446	4.446	4.446	1.794	1.794	4.446
1,400,000	4.620	2.800	1.820	2.632	7.784	4.620	4.620	4.620	4.620	4.620	4.620	4.620	1.820	1.820	4.620
1,500,000	4.770	2.850	1.830	2.700	8.130	4.770	4.770	4.770	4.770	4.770	4.770	4.770	1.830	1.830	4.770
1,600,000	4.928	2.912	1.856	2.752	8.480	4.928	4.928	4.928	4.928	4.928	4.928	4.928	1.856	1.856	4.928
1,700,000	5.066	2.992	1.870	2.822	8.806	5.066	5.066	5.066	5.066	5.066	5.066	5.066	1.870	1.870	5.066
1,800,000	5.220	3.060	1.908	2.880	9.144	5.220	5.220	5.220	5.220	5.220	5.220	5.220	1.908	1.908	5.220
1,900,000	5.358	3.116	1.938	2.926	9.462	5.358	5.358	5.358	5.358	5.358	5.358	5.358	1.938	1.938	5.358
2,000,000	5.480	3.160	1.960	2.960	9.760	5.480	5.480	5.480	5.480	5.480	5.480	5.480	1.960	1.960	5.480
2,100,000	5.628	3.192	1.974	3.024	10.080	5.628	5.628	5.628	5.628	5.628	5.628	5.628	1.974	1.974	5.628
2,200,000	5.764	3.256	1.980	3.036	10.384	5.764	5.764	5.764	5.764	5.764	5.764	5.764	1.980	1.980	5.764
2,300,000	5.888	3.312	2.024	3.082	10.718	5.888	5.888	5.888	5.888	5.888	5.888	5.888	2.024	2.024	5.888
2,400,000	6.000	3.360	2.016	3.120	10.992	6.000	6.000	6.000	6.000	6.000	6.000	6.000	2.016	2.016	6.000
2,500,000	6.100	3.400	2.050	3.200	11.300	6.100	6.100	6.100	6.100	6.100	6.100	6.100	2.050	2.050	6.100
2,600,000	6.240	3.432	2.080	3.224	11.596	6.240	6.240	6.240	6.240	6.240	6.240	6.240	2.080	2.080	6.240
2,700,000	6.372	3.510	2.052	3.240	11.880	6.372	6.372	6.372	6.372	6.372	6.372	6.372	2.052	2.052	6.372
2,800,000	6.440	3.528	2.072	3.304	12.152	6.440	6.440	6.440	6.440	6.440	6.440	6.440	2.072	2.072	6.440
2,900,000	6.554	3.596	2.088	3.364	12.412	6.554	6.554	6.554	6.554	6.554	6.554	6.554	2.088	2.088	6.554
3,000,000	6.660	3.600	2.100	3.360	12.720	6.660	6.660	6.660	6.660	6.660	6.660	6.660	2.100	2.100	6.660
Ea Addl $000	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011	0.0011

Amount of Insurance Factor: Liability

Building Limit of Insurance	Liability		Building Limit of Insurance	Liability	
	Lessor	Owner		Lessor	Owner
5,000	0.765	0.765	625,000	2.044	2.044
10,000	0.765	0.765	650,000	2.108	2.108
15,000	0.765	0.765	675,000	2.169	2.169
20,000	0.765	0.765	700,000	2.231	2.231
25,000	0.765	0.765	725,000	2.292	2.292
30,000	0.765	0.765	750,000	2.355	2.355
35,000	0.765	0.765	775,000	2.416	2.416
40,000	0.765	0.765	800,000	2.478	2.478
45,000	0.772	0.772	825,000	2.540	2.540
50,000	0.779	0.779	850,000	2.602	2.602
55,000	0.786	0.786	875,000	2.663	2.663
60,000	0.793	0.793	900,000	2.726	2.726
65,000	0.800	0.800	925,000	2.788	2.788
70,000	0.808	0.808	950,000	2.850	2.850
75,000	0.815	0.815	975,000	2.911	2.911
80,000	0.822	0.822	1,000,000	2.974	2.974
85,000	0.829	0.829	1,100,000	3.221	3.221
90,000	0.836	0.836	1,200,000	3.468	3.468
95,000	0.844	0.844	1,300,000	3.716	3.716
100,000	0.851	0.851	1,400,000	3.964	3.964
110,000	0.865	0.865	1,500,000	4.211	4.211
120,000	0.880	0.880	1,600,000	4.459	4.459
130,000	0.894	0.894	1,700,000	4.707	4.707
140,000	0.909	0.909	1,800,000	4.954	4.954
150,000	0.924	0.924	1,900,000	5.201	5.201
160,000	0.938	0.938	2,000,000	5.449	5.449
170,000	0.953	0.953	2,100,000	5.696	5.696
180,000	0.969	0.969	2,200,000	5.944	5.944
190,000	0.985	0.985	2,300,000	6.192	6.192
200,000	1.000	1.000	2,400,000	6.439	6.439
210,000	1.021	1.021	2,500,000	6.687	6.687
220,000	1.041	1.041	2,600,000	6.935	6.935
230,000	1.063	1.063	2,700,000	7.182	7.182
240,000	1.085	1.085	2,800,000	7.429	7.429
250,000	1.107	1.107	2,900,000	7.677	7.677
260,000	1.130	1.130	3,000,000	7.925	7.925
270,000	1.152	1.152	3,100,000	8.172	8.172
280,000	1.175	1.175	3,200,000	8.420	8.420
290,000	1.199	1.199	3,300,000	8.668	8.668
300,000	1.221	1.221	3,400,000	8.915	8.915
310,000	1.245	1.245	3,500,000	9.162	9.162
320,000	1.270	1.270	3,600,000	9.410	9.410
330,000	1.294	1.294	3,700,000	9.658	9.658
340,000	1.320	1.320	3,800,000	9.905	9.905
350,000	1.345	1.345	3,900,000	10.153	10.153
360,000	1.371	1.371	4,000,000	10.401	10.401
370,000	1.395	1.395	4,100,000	10.648	10.648
380,000	1.420	1.420	4,200,000	10.895	10.895
390,000	1.450	1.450	4,300,000	11.144	11.144
400,000	1.480	1.480	4,400,000	11.391	11.391
425,000	1.544	1.544	4,500,000	11.638	11.638
450,000	1.607	1.607	4,600,000	11.886	11.886
475,000	1.673	1.673	4,700,000	12.134	12.134
500,000	1.733	1.733	4,800,000	12.381	12.381
525,000	1.793	1.793	4,900,000	12.628	12.628
550,000	1.855	1.855	5,000,000	12.877	12.877
575,000	1.918	1.918	-	-	-
600,000	1.980	1.980	Ea Addl $000	0.0025	0.0025

BPP Limit of Insurance	Liability Tenant	BPP Limit of Insurance	Liability Tenant
5,000	0.354	625,000	6.690
10,000	0.551	650,000	6.933
15,000	0.629	675,000	7.175
20,000	0.697	700,000	7.418
25,000	0.749	725,000	7.662
30,000	0.796	750,000	7.905
35,000	0.843	775,000	8.148
40,000	0.868	800,000	8.390
45,000	0.917	825,000	8.633
50,000	1.000	850,000	8.876
55,000	1.034	875,000	9.119
60,000	1.070	900,000	9.361
65,000	1.117	925,000	9.605
70,000	1.165	950,000	9.848
75,000	1.212	975,000	10.091
80,000	1.260	1,000,000	10.334
85,000	1.295	1,100,000	11.305
90,000	1.332	1,200,000	12.277
95,000	1.367	1,300,000	13.248
100,000	1.403	1,400,000	14.220
110,000	1.474	1,500,000	15.191
120,000	1.545	1,600,000	16.164
130,000	1.643	1,700,000	17.135
140,000	1.740	1,800,000	18.107
150,000	1.837	1,900,000	19.078
160,000	1.935	2,000,000	20.050
170,000	2.031	2,100,000	21.021
180,000	2.128	2,200,000	21.994
190,000	2.226	2,300,000	22.965
200,000	2.323	2,400,000	23.937
210,000	2.420	2,500,000	24.908
220,000	2.518	2,600,000	25.880
230,000	2.614	2,700,000	26.851
240,000	2.711	2,800,000	27.824
250,000	2.809	2,900,000	28.795
260,000	2.906	3,000,000	29.767
270,000	3.003	-	-
280,000	3.101	-	-
290,000	3.198	-	-
300,000	3.294	-	-
310,000	3.391	-	-
320,000	3.489	-	-
330,000	3.586	-	-
340,000	3.683	-	-
350,000	4.018	-	-
360,000	4.116	-	-
370,000	4.212	-	-
380,000	4.309	-	-
390,000	4.406	-	-
400,000	4.504	-	-
425,000	4.747	-	-
450,000	4.989	-	-
475,000	5.232	-	-
500,000	5.475	-	-
525,000	5.719	-	-
550,000	5.961	-	-
575,000	6.204	-	-
600,000	6.447	Ea Addl $000	0.0097

Amount of Insurance Factor: Employment Practices Liability Insurance

Building Limit of Insurance	EPLI		Building Limit of Insurance	EPLI	
	Lessor	Owner		Lessor	Owner
5,000	0.765	0.765	625,000	2.044	2.044
10,000	0.765	0.765	650,000	2.108	2.108
15,000	0.765	0.765	675,000	2.169	2.169
20,000	0.765	0.765	700,000	2.231	2.231
25,000	0.765	0.765	725,000	2.292	2.292
30,000	0.765	0.765	750,000	2.355	2.355
35,000	0.765	0.765	775,000	2.416	2.416
40,000	0.765	0.765	800,000	2.478	2.478
45,000	0.772	0.772	825,000	2.540	2.540
50,000	0.779	0.779	850,000	2.602	2.602
55,000	0.786	0.786	875,000	2.663	2.663
60,000	0.793	0.793	900,000	2.726	2.726
65,000	0.800	0.800	925,000	2.788	2.788
70,000	0.808	0.808	950,000	2.850	2.850
75,000	0.815	0.815	975,000	2.911	2.911
80,000	0.822	0.822	1,000,000	2.974	2.974
85,000	0.829	0.829	1,100,000	3.221	3.221
90,000	0.836	0.836	1,200,000	3.468	3.468
95,000	0.844	0.844	1,300,000	3.716	3.716
100,000	0.851	0.851	1,400,000	3.964	3.964
110,000	0.865	0.865	1,500,000	4.211	4.211
120,000	0.880	0.880	1,600,000	4.459	4.459
130,000	0.894	0.894	1,700,000	4.707	4.707
140,000	0.909	0.909	1,800,000	4.954	4.954
150,000	0.924	0.924	1,900,000	5.201	5.201
160,000	0.938	0.938	2,000,000	5.449	5.449
170,000	0.953	0.953	2,100,000	5.696	5.696
180,000	0.969	0.969	2,200,000	5.944	5.944
190,000	0.985	0.985	2,300,000	6.192	6.192
200,000	1.000	1.000	2,400,000	6.439	6.439
210,000	1.021	1.021	2,500,000	6.687	6.687
220,000	1.041	1.041	2,600,000	6.935	6.935
230,000	1.063	1.063	2,700,000	7.182	7.182
240,000	1.085	1.085	2,800,000	7.429	7.429
250,000	1.107	1.107	2,900,000	7.677	7.677
260,000	1.130	1.130	3,000,000	7.925	7.925
270,000	1.152	1.152	3,100,000	8.172	8.172
280,000	1.175	1.175	3,200,000	8.420	8.420
290,000	1.199	1.199	3,300,000	8.668	8.668
300,000	1.221	1.221	3,400,000	8.915	8.915
310,000	1.245	1.245	3,500,000	9.162	9.162
320,000	1.270	1.270	3,600,000	9.410	9.410
330,000	1.294	1.294	3,700,000	9.658	9.658
340,000	1.320	1.320	3,800,000	9.905	9.905
350,000	1.345	1.345	3,900,000	10.153	10.153
360,000	1.371	1.371	4,000,000	10.401	10.401
370,000	1.395	1.395	4,100,000	10.648	10.648
380,000	1.420	1.420	4,200,000	10.895	10.895
390,000	1.450	1.450	4,300,000	11.144	11.144
400,000	1.480	1.480	4,400,000	11.391	11.391
425,000	1.544	1.544	4,500,000	11.638	11.638
450,000	1.607	1.607	4,600,000	11.886	11.886
475,000	1.673	1.673	4,700,000	12.134	12.134
500,000	1.733	1.733	4,800,000	12.381	12.381
525,000	1.793	1.793	4,900,000	12.628	12.628
550,000	1.855	1.855	5,000,000	12.877	12.877
575,000	1.918	1.918	-	-	-
600,000	1.980	1.980	Ea Addl $000	0.0025	0.0025

BPP Limit of Insurance	EPLI Tenant	BPP Limit of Insurance	EPLI Tenant
5,000	0.354	625,000	6.690
10,000	0.551	650,000	6.933
15,000	0.629	675,000	7.175
20,000	0.697	700,000	7.418
25,000	0.749	725,000	7.662
30,000	0.796	750,000	7.905
35,000	0.843	775,000	8.148
40,000	0.868	800,000	8.390
45,000	0.917	825,000	8.633
50,000	1.000	850,000	8.876
55,000	1.034	875,000	9.119
60,000	1.070	900,000	9.361
65,000	1.117	925,000	9.605
70,000	1.165	950,000	9.848
75,000	1.212	975,000	10.091
80,000	1.260	1,000,000	10.334
85,000	1.295	1,100,000	11.305
90,000	1.332	1,200,000	12.277
95,000	1.367	1,300,000	13.248
100,000	1.403	1,400,000	14.220
110,000	1.474	1,500,000	15.191
120,000	1.545	1,600,000	16.164
130,000	1.643	1,700,000	17.135
140,000	1.740	1,800,000	18.107
150,000	1.837	1,900,000	19.078
160,000	1.935	2,000,000	20.050
170,000	2.031	2,100,000	21.021
180,000	2.128	2,200,000	21.994
190,000	2.226	2,300,000	22.965
200,000	2.323	2,400,000	23.937
210,000	2.420	2,500,000	24.908
220,000	2.518	2,600,000	25.880
230,000	2.614	2,700,000	26.851
240,000	2.711	2,800,000	27.824
250,000	2.809	2,900,000	28.795
260,000	2.906	3,000,000	29.767
270,000	3.003	-	-
280,000	3.101	-	-
290,000	3.198	-	-
300,000	3.294	-	-
310,000	3.391	-	-
320,000	3.489	-	-
330,000	3.586	-	-
340,000	3.683	-	-
350,000	4.018	-	-
360,000	4.116	-	-
370,000	4.212	-	-
380,000	4.309	-	-
390,000	4.406	-	-
400,000	4.504	-	-
425,000	4.747	-	-
450,000	4.989	-	-
475,000	5.232	-	-
500,000	5.475	-	-
525,000	5.719	-	-
550,000	5.961	-	-
575,000	6.204	-	-
600,000	6.447	Ea Addl $000	0.0097

Amount of Insurance Factor: Business Income - Lessor

Building Limit of Insurance	BI Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.104	0.089	0.071	0.124	0.072	0.124	0.105	0.104	0.105	0.093	0.104	0.104	0.104	0.104	0.104
10,000	0.144	0.129	0.107	0.163	0.110	0.163	0.146	0.144	0.146	0.134	0.144	0.144	0.144	0.144	0.144
15,000	0.177	0.161	0.138	0.194	0.142	0.194	0.179	0.177	0.179	0.166	0.177	0.177	0.177	0.177	0.177
20,000	0.205	0.190	0.166	0.222	0.171	0.222	0.207	0.205	0.207	0.195	0.205	0.205	0.205	0.205	0.205
25,000	0.232	0.217	0.192	0.247	0.197	0.247	0.233	0.232	0.233	0.222	0.232	0.232	0.232	0.232	0.232
30,000	0.256	0.242	0.217	0.270	0.223	0.270	0.258	0.256	0.258	0.247	0.256	0.256	0.256	0.256	0.256
35,000	0.279	0.265	0.240	0.292	0.246	0.292	0.281	0.279	0.281	0.270	0.279	0.279	0.279	0.279	0.279
40,000	0.301	0.288	0.264	0.314	0.270	0.314	0.303	0.301	0.303	0.293	0.301	0.301	0.301	0.301	0.301
45,000	0.323	0.310	0.286	0.334	0.292	0.334	0.325	0.323	0.325	0.314	0.323	0.323	0.323	0.323	0.323
50,000	0.343	0.331	0.308	0.354	0.314	0.354	0.345	0.343	0.345	0.335	0.343	0.343	0.343	0.343	0.343
55,000	0.364	0.351	0.329	0.373	0.335	0.373	0.365	0.364	0.365	0.356	0.364	0.364	0.364	0.364	0.364
60,000	0.383	0.371	0.350	0.392	0.355	0.392	0.385	0.383	0.385	0.375	0.383	0.383	0.383	0.383	0.383
65,000	0.402	0.391	0.370	0.410	0.375	0.410	0.403	0.402	0.403	0.395	0.402	0.402	0.402	0.402	0.402
70,000	0.425	0.414	0.394	0.433	0.399	0.433	0.427	0.425	0.427	0.418	0.425	0.425	0.425	0.425	0.425
75,000	0.449	0.438	0.420	0.458	0.423	0.458	0.451	0.449	0.451	0.442	0.449	0.449	0.449	0.449	0.449
80,000	0.474	0.463	0.445	0.482	0.448	0.482	0.476	0.474	0.476	0.467	0.474	0.474	0.474	0.474	0.474
85,000	0.498	0.487	0.470	0.506	0.472	0.506	0.499	0.498	0.499	0.491	0.498	0.498	0.498	0.498	0.498
90,000	0.522	0.512	0.495	0.529	0.496	0.529	0.523	0.522	0.523	0.515	0.522	0.522	0.522	0.522	0.522
95,000	0.545	0.535	0.521	0.553	0.521	0.553	0.547	0.545	0.547	0.539	0.545	0.545	0.545	0.545	0.545
100,000	0.569	0.559	0.546	0.576	0.545	0.576	0.570	0.569	0.570	0.563	0.569	0.569	0.569	0.569	0.569
110,000	0.615	0.606	0.595	0.622	0.592	0.622	0.616	0.615	0.616	0.609	0.615	0.615	0.615	0.615	0.615
120,000	0.661	0.652	0.644	0.667	0.638	0.667	0.661	0.661	0.661	0.655	0.661	0.661	0.661	0.661	0.661
130,000	0.707	0.700	0.692	0.712	0.688	0.712	0.709	0.707	0.709	0.702	0.707	0.707	0.707	0.707	0.707
140,000	0.754	0.747	0.741	0.758	0.736	0.758	0.755	0.754	0.755	0.749	0.754	0.754	0.754	0.754	0.754
150,000	0.800	0.794	0.788	0.803	0.784	0.803	0.800	0.800	0.800	0.796	0.800	0.800	0.800	0.800	0.800
160,000	0.846	0.841	0.836	0.848	0.832	0.848	0.846	0.846	0.846	0.842	0.846	0.846	0.846	0.846	0.846
170,000	0.887	0.883	0.880	0.889	0.877	0.889	0.887	0.887	0.887	0.884	0.887	0.887	0.887	0.887	0.887
180,000	0.925	0.923	0.921	0.926	0.919	0.926	0.925	0.925	0.925	0.923	0.925	0.925	0.925	0.925	0.925
190,000	0.962	0.961	0.960	0.963	0.960	0.963	0.963	0.962	0.963	0.961	0.962	0.962	0.962	0.962	0.962
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.045	1.046	1.047	1.044	1.048	1.044	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045
220,000	1.087	1.090	1.092	1.087	1.093	1.087	1.087	1.087	1.087	1.089	1.087	1.087	1.087	1.087	1.087
230,000	1.130	1.135	1.138	1.129	1.139	1.129	1.130	1.130	1.130	1.132	1.130	1.130	1.130	1.130	1.130
240,000	1.173	1.177	1.185	1.171	1.186	1.171	1.173	1.173	1.173	1.176	1.173	1.173	1.173	1.173	1.173
250,000	1.216	1.224	1.230	1.215	1.234	1.215	1.216	1.216	1.216	1.221	1.216	1.216	1.216	1.216	1.216
260,000	1.259	1.267	1.277	1.257	1.279	1.257	1.257	1.259	1.257	1.264	1.259	1.259	1.259	1.259	1.259
270,000	1.302	1.311	1.323	1.299	1.326	1.299	1.301	1.302	1.301	1.308	1.302	1.302	1.302	1.302	1.302
280,000	1.345	1.356	1.370	1.342	1.373	1.342	1.344	1.345	1.344	1.353	1.345	1.345	1.345	1.345	1.345
290,000	1.388	1.400	1.417	1.386	1.420	1.386	1.388	1.388	1.388	1.397	1.388	1.388	1.388	1.388	1.388
300,000	1.432	1.446	1.463	1.430	1.466	1.430	1.430	1.432	1.430	1.441	1.432	1.432	1.432	1.432	1.432
310,000	1.475	1.490	1.511	1.473	1.514	1.473	1.473	1.475	1.473	1.485	1.475	1.475	1.475	1.475	1.475
320,000	1.518	1.535	1.557	1.516	1.560	1.516	1.516	1.518	1.516	1.528	1.518	1.518	1.518	1.518	1.518
330,000	1.562	1.580	1.604	1.559	1.610	1.559	1.560	1.562	1.560	1.574	1.562	1.562	1.562	1.562	1.562
340,000	1.606	1.624	1.652	1.603	1.657	1.603	1.603	1.606	1.603	1.619	1.606	1.606	1.606	1.606	1.606
350,000	1.650	1.671	1.699	1.646	1.704	1.646	1.646	1.650	1.646	1.663	1.650	1.650	1.650	1.650	1.650
360,000	1.691	1.715	1.746	1.689	1.752	1.689	1.689	1.691	1.689	1.707	1.691	1.691	1.691	1.691	1.691
370,000	1.736	1.760	1.794	1.734	1.801	1.734	1.732	1.736	1.732	1.752	1.736	1.736	1.736	1.736	1.736
380,000	1.779	1.806	1.843	1.777	1.847	1.777	1.777	1.779	1.777	1.798	1.779	1.779	1.779	1.779	1.779
390,000	1.824	1.851	1.892	1.821	1.896	1.821	1.819	1.824	1.819	1.841	1.824	1.824	1.824	1.824	1.824
400,000	1.868	1.899	1.940	1.866	1.945	1.866	1.866	1.868	1.866	1.888	1.868	1.868	1.868	1.868	1.868
425,000	1.963	1.998	2.048	1.961	2.052	1.961	1.961	1.963	1.961	1.987	1.963	1.963	1.963	1.963	1.963
450,000	2.060	2.098	2.155	2.058	2.160	2.058	2.055	2.060	2.055	2.085	2.060	2.060	2.060	2.060	2.060
475,000	2.156	2.198	2.264	2.156	2.267	2.156	2.153	2.156	2.153	2.185	2.156	2.156	2.156	2.156	2.156
500,000	2.254	2.299	2.372	2.251	2.377	2.251	2.248	2.254	2.248	2.285	2.254	2.254	2.254	2.254	2.254
525,000	2.351	2.401	2.481	2.348	2.484	2.348	2.345	2.351	2.345	2.383	2.351	2.351	2.351	2.351	2.351
550,000	2.446	2.498	2.585	2.446	2.592	2.446	2.439	2.446	2.439	2.483	2.446	2.446	2.446	2.446	2.446
575,000	2.542	2.601	2.692	2.542	2.699	2.542	2.535	2.542	2.535	2.581	2.542	2.542	2.542	2.542	2.542
600,000	2.637	2.698	2.804	2.637	2.808	2.637	2.630	2.637	2.630	2.678	2.637	2.637	2.637	2.637	2.637

Amount of Insurance Factor: Business Income - Lessor

Building Limit of Insurance	BI Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	2.734	2.802	2.909	2.734	2.916	2.734	2.727	2.734	2.727	2.777	2.734	2.734	2.734	2.734	2.734
650,000	2.829	2.900	3.020	2.833	3.024	2.833	2.822	2.829	2.822	2.878	2.829	2.829	2.829	2.829	2.829
675,000	2.911	2.989	3.113	2.915	3.121	2.915	2.903	2.911	2.903	2.961	2.911	2.911	2.911	2.911	2.911
700,000	2.995	3.075	3.208	2.999	3.212	2.999	2.987	2.995	2.987	3.047	2.995	2.995	2.995	2.995	2.995
725,000	3.077	3.160	3.302	3.081	3.306	3.081	3.068	3.077	3.068	3.131	3.077	3.077	3.077	3.077	3.077
750,000	3.157	3.247	3.394	3.165	3.398	3.165	3.148	3.157	3.148	3.217	3.157	3.157	3.157	3.157	3.157
775,000	3.240	3.333	3.489	3.244	3.494	3.244	3.231	3.240	3.231	3.302	3.240	3.240	3.240	3.240	3.240
800,000	3.317	3.413	3.583	3.330	3.583	3.330	3.307	3.317	3.307	3.381	3.317	3.317	3.317	3.317	3.317
825,000	3.397	3.501	3.672	3.411	3.676	3.411	3.387	3.397	3.387	3.468	3.397	3.397	3.397	3.397	3.397
850,000	3.480	3.583	3.763	3.490	3.768	3.490	3.465	3.480	3.465	3.548	3.480	3.480	3.480	3.480	3.480
875,000	3.557	3.668	3.854	3.567	3.859	3.567	3.547	3.557	3.547	3.628	3.557	3.557	3.557	3.557	3.557
900,000	3.633	3.747	3.943	3.648	3.949	3.648	3.623	3.633	3.623	3.710	3.633	3.633	3.633	3.633	3.633
925,000	3.712	3.830	4.037	3.728	4.037	3.728	3.702	3.712	3.702	3.792	3.712	3.712	3.712	3.712	3.712
950,000	3.791	3.911	4.124	3.807	4.130	3.807	3.780	3.791	3.780	3.873	3.791	3.791	3.791	3.791	3.791
975,000	3.868	3.992	4.216	3.885	4.216	3.885	3.851	3.868	3.851	3.952	3.868	3.868	3.868	3.868	3.868
1,000,000	3.945	4.077	4.301	3.962	4.307	3.962	3.933	3.945	3.933	4.031	3.945	3.945	3.945	3.945	3.945
1,100,000	4.244	4.390	4.655	4.276	4.655	4.276	4.231	4.244	4.231	4.345	4.244	4.244	4.244	4.244	4.244
1,200,000	4.540	4.706	5.003	4.575	5.003	4.575	4.526	4.540	4.526	4.651	4.540	4.540	4.540	4.540	4.540
1,300,000	4.739	4.926	5.247	4.784	5.247	4.784	4.724	4.739	4.724	4.866	4.739	4.739	4.739	4.739	4.739
1,400,000	4.927	5.120	5.474	4.967	5.482	4.967	4.902	4.927	4.902	5.055	4.927	4.927	4.927	4.927	4.927
1,500,000	5.106	5.313	5.710	5.158	5.701	5.158	5.080	5.106	5.080	5.244	5.106	5.106	5.106	5.106	5.106
1,600,000	5.272	5.502	5.925	5.336	5.925	5.336	5.253	5.272	5.253	5.428	5.272	5.272	5.272	5.272	5.272
1,700,000	5.435	5.679	6.129	5.503	6.139	5.503	5.415	5.435	5.415	5.601	5.435	5.435	5.435	5.435	5.435
1,800,000	5.599	5.858	6.345	5.672	6.355	5.672	5.579	5.599	5.579	5.775	5.599	5.599	5.599	5.599	5.599
1,900,000	5.823	6.096	6.610	5.910	6.621	5.910	5.801	5.823	5.801	6.009	5.823	5.823	5.823	5.823	5.823
2,000,000	6.049	6.337	6.889	6.141	6.889	6.141	6.026	6.049	6.026	6.245	6.049	6.049	6.049	6.049	6.049
2,100,000	6.267	6.581	7.160	6.376	7.160	6.376	6.243	6.267	6.243	6.472	6.267	6.267	6.267	6.267	6.267
2,200,000	6.489	6.818	7.426	6.603	7.426	6.603	6.452	6.489	6.452	6.705	6.489	6.489	6.489	6.489	6.489
2,300,000	6.705	7.049	7.697	6.837	7.697	6.837	6.679	6.705	6.679	6.943	6.705	6.705	6.705	6.705	6.705
2,400,000	6.914	7.273	7.963	7.066	7.963	7.066	6.886	6.914	6.886	7.162	6.914	6.914	6.914	6.914	6.914
2,500,000	7.130	7.504	8.223	7.288	8.223	7.288	7.101	7.130	7.101	7.389	7.130	7.130	7.130	7.130	7.130
2,600,000	7.340	7.729	8.492	7.520	8.477	7.520	7.296	7.340	7.296	7.595	7.340	7.340	7.340	7.340	7.340
2,700,000	7.545	7.949	8.741	7.731	8.741	7.731	7.514	7.545	7.514	7.825	7.545	7.545	7.545	7.545	7.545
2,800,000	7.744	8.163	9.000	7.953	8.984	7.953	7.712	7.744	7.712	8.034	7.744	7.744	7.744	7.744	7.744
2,900,000	7.954	8.388	9.255	8.187	9.238	8.187	7.921	7.954	7.921	8.254	7.954	7.954	7.954	7.954	7.954
3,000,000	8.159	8.608	9.505	8.401	9.488	8.401	8.108	8.159	8.108	8.453	8.159	8.159	8.159	8.159	8.159
3,100,000	8.360	8.823	9.768	8.609	9.732	8.609	8.324	8.360	8.324	8.681	8.360	8.360	8.360	8.360	8.360
3,200,000	8.556	9.034	10.010	8.832	9.991	8.832	8.501	8.556	8.501	8.887	8.556	8.556	8.556	8.556	8.556
3,300,000	8.766	9.260	10.247	9.032	10.247	9.032	8.710	8.766	8.710	9.089	8.766	8.766	8.766	8.766	8.766
3,400,000	8.954	9.482	10.537	9.267	10.498	9.267	8.915	8.954	8.915	9.325	8.954	8.954	8.954	8.954	8.954
3,500,000	9.177	9.720	10.807	9.499	10.767	9.499	9.137	9.177	9.137	9.539	9.177	9.177	9.177	9.177	9.177
3,600,000	9.398	9.957	11.075	9.708	11.033	9.708	9.356	9.398	9.356	9.770	9.398	9.398	9.398	9.398	9.398
3,700,000	9.595	10.191	11.340	9.935	11.318	9.935	9.552	9.595	9.552	9.999	9.595	9.595	9.595	9.595	9.595
3,800,000	9.811	10.401	11.602	10.160	11.581	10.160	9.767	9.811	9.767	10.226	9.811	9.811	9.811	9.811	9.811
3,900,000	10.024	10.629	11.885	10.383	11.840	10.383	9.979	10.024	9.979	10.450	10.024	10.024	10.024	10.024	10.024
4,000,000	10.235	10.856	12.144	10.603	12.098	10.603	10.166	10.235	10.166	10.649	10.235	10.235	10.235	10.235	10.235
4,100,000	10.444	11.104	12.400	10.821	12.377	10.821	10.397	10.444	10.397	10.892	10.444	10.444	10.444	10.444	10.444
4,200,000	10.650	11.302	12.679	11.037	12.630	11.037	10.602	10.650	10.602	11.109	10.650	10.650	10.650	10.650	10.650
4,300,000	10.830	11.547	12.931	11.275	12.882	11.275	10.780	10.830	10.780	11.324	10.830	10.830	10.830	10.830	10.830
4,400,000	11.056	11.765	13.181	11.461	13.156	11.461	11.006	11.056	11.006	11.537	11.056	11.056	11.056	11.056	11.056
4,500,000	11.256	11.980	13.455	11.696	13.403	11.696	11.204	11.256	11.204	11.773	11.256	11.256	11.256	11.256	11.256
4,600,000	11.453	12.220	13.728	11.903	13.675	11.903	11.400	11.453	11.400	11.982	11.453	11.453	11.453	11.453	11.453
4,700,000	11.648	12.432	13.972	12.134	13.918	12.134	11.594	11.648	11.594	12.188	11.648	11.648	11.648	11.648	11.648
4,800,000	11.868	12.668	14.242	12.337	14.186	12.337	11.813	11.868	11.813	12.392	11.868	11.868	11.868	11.868	11.868
4,900,000	12.059	12.876	14.510	12.566	14.454	12.566	12.003	12.059	12.003	12.622	12.059	12.059	12.059	12.059	12.059
5,000,000	12.248	13.081	14.778	12.765	14.691	12.765	12.190	12.248	12.190	12.823	12.248	12.248	12.248	12.248	12.248
Ea Addl $000	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018

Amount of Insurance Factor: Business Income - Lessor

Building Limit of Insurance	BI Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.104	0.080	0.080	0.104	0.104	0.074	0.074	0.074	0.092	0.092	0.104	0.104	0.080	0.080	0.104
10,000	0.144	0.119	0.119	0.144	0.144	0.112	0.112	0.112	0.132	0.132	0.144	0.144	0.119	0.119	0.144
15,000	0.177	0.151	0.151	0.177	0.177	0.144	0.144	0.144	0.164	0.164	0.177	0.177	0.151	0.151	0.177
20,000	0.205	0.180	0.180	0.205	0.205	0.173	0.173	0.173	0.193	0.193	0.205	0.205	0.180	0.180	0.205
25,000	0.232	0.207	0.207	0.232	0.232	0.200	0.200	0.200	0.220	0.220	0.232	0.232	0.207	0.207	0.232
30,000	0.256	0.232	0.232	0.256	0.256	0.225	0.225	0.225	0.245	0.245	0.256	0.256	0.232	0.232	0.256
35,000	0.279	0.256	0.256	0.279	0.279	0.249	0.249	0.249	0.268	0.268	0.279	0.279	0.256	0.256	0.279
40,000	0.301	0.279	0.279	0.301	0.301	0.272	0.272	0.272	0.291	0.291	0.301	0.301	0.279	0.279	0.301
45,000	0.323	0.301	0.301	0.323	0.323	0.295	0.295	0.295	0.313	0.313	0.323	0.323	0.301	0.301	0.323
50,000	0.343	0.322	0.322	0.343	0.343	0.316	0.316	0.316	0.334	0.334	0.343	0.343	0.322	0.322	0.343
55,000	0.364	0.343	0.343	0.364	0.364	0.337	0.337	0.337	0.354	0.354	0.364	0.364	0.343	0.343	0.364
60,000	0.383	0.363	0.363	0.383	0.383	0.357	0.357	0.357	0.374	0.374	0.383	0.383	0.363	0.363	0.383
65,000	0.402	0.383	0.383	0.402	0.402	0.377	0.377	0.377	0.393	0.393	0.402	0.402	0.383	0.383	0.402
70,000	0.425	0.406	0.406	0.425	0.425	0.401	0.401	0.401	0.417	0.417	0.425	0.425	0.406	0.406	0.425
75,000	0.449	0.431	0.431	0.449	0.449	0.425	0.425	0.425	0.441	0.441	0.449	0.449	0.431	0.431	0.449
80,000	0.474	0.456	0.456	0.474	0.474	0.450	0.450	0.450	0.466	0.466	0.474	0.474	0.456	0.456	0.474
85,000	0.498	0.479	0.479	0.498	0.498	0.474	0.474	0.474	0.489	0.489	0.498	0.498	0.479	0.479	0.498
90,000	0.522	0.504	0.504	0.522	0.522	0.499	0.499	0.499	0.514	0.514	0.522	0.522	0.504	0.504	0.522
95,000	0.545	0.528	0.528	0.545	0.545	0.523	0.523	0.523	0.538	0.538	0.545	0.545	0.528	0.528	0.545
100,000	0.569	0.552	0.552	0.569	0.569	0.547	0.547	0.547	0.561	0.561	0.569	0.569	0.552	0.552	0.569
110,000	0.615	0.599	0.599	0.615	0.615	0.594	0.594	0.594	0.608	0.608	0.615	0.615	0.599	0.599	0.615
120,000	0.661	0.646	0.646	0.661	0.661	0.641	0.641	0.641	0.654	0.654	0.661	0.661	0.646	0.646	0.661
130,000	0.707	0.694	0.694	0.707	0.707	0.690	0.690	0.690	0.701	0.701	0.707	0.707	0.694	0.694	0.707
140,000	0.754	0.742	0.742	0.754	0.754	0.738	0.738	0.738	0.748	0.748	0.754	0.754	0.742	0.742	0.754
150,000	0.800	0.790	0.790	0.800	0.800	0.787	0.787	0.787	0.795	0.795	0.800	0.800	0.790	0.790	0.800
160,000	0.846	0.838	0.838	0.846	0.846	0.834	0.834	0.834	0.842	0.842	0.846	0.846	0.838	0.838	0.846
170,000	0.887	0.880	0.880	0.887	0.887	0.878	0.878	0.878	0.884	0.884	0.887	0.887	0.880	0.880	0.887
180,000	0.925	0.921	0.921	0.925	0.925	0.920	0.920	0.920	0.923	0.923	0.925	0.925	0.921	0.921	0.925
190,000	0.962	0.960	0.960	0.962	0.962	0.960	0.960	0.960	0.961	0.961	0.962	0.962	0.960	0.960	0.962
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.045	1.047	1.047	1.045	1.045	1.047	1.047	1.047	1.045	1.045	1.045	1.045	1.047	1.047	1.045
220,000	1.087	1.092	1.092	1.087	1.087	1.093	1.093	1.093	1.089	1.089	1.087	1.087	1.092	1.092	1.087
230,000	1.130	1.137	1.137	1.130	1.130	1.139	1.139	1.139	1.133	1.133	1.130	1.130	1.137	1.137	1.130
240,000	1.173	1.182	1.182	1.173	1.173	1.185	1.185	1.185	1.177	1.177	1.173	1.173	1.182	1.182	1.173
250,000	1.216	1.229	1.229	1.216	1.216	1.233	1.233	1.233	1.222	1.222	1.216	1.216	1.229	1.229	1.216
260,000	1.259	1.272	1.272	1.259	1.259	1.277	1.277	1.277	1.265	1.265	1.259	1.259	1.272	1.272	1.259
270,000	1.302	1.318	1.318	1.302	1.302	1.325	1.325	1.325	1.309	1.309	1.302	1.302	1.318	1.318	1.302
280,000	1.345	1.364	1.364	1.345	1.345	1.370	1.370	1.370	1.354	1.354	1.345	1.345	1.364	1.364	1.345
290,000	1.388	1.409	1.409	1.388	1.388	1.417	1.417	1.417	1.397	1.397	1.388	1.388	1.409	1.409	1.388
300,000	1.432	1.455	1.455	1.432	1.432	1.463	1.463	1.463	1.441	1.441	1.432	1.432	1.455	1.455	1.432
310,000	1.475	1.501	1.501	1.475	1.475	1.511	1.511	1.511	1.486	1.486	1.475	1.475	1.501	1.501	1.475
320,000	1.518	1.547	1.547	1.518	1.518	1.557	1.557	1.557	1.530	1.530	1.518	1.518	1.547	1.547	1.518
330,000	1.562	1.594	1.594	1.562	1.562	1.604	1.604	1.604	1.576	1.576	1.562	1.562	1.594	1.594	1.562
340,000	1.606	1.641	1.641	1.606	1.606	1.652	1.652	1.652	1.621	1.621	1.606	1.606	1.641	1.641	1.606
350,000	1.650	1.687	1.687	1.650	1.650	1.699	1.699	1.699	1.665	1.665	1.650	1.650	1.687	1.687	1.650
360,000	1.691	1.734	1.734	1.691	1.691	1.748	1.748	1.748	1.709	1.709	1.691	1.691	1.734	1.734	1.691
370,000	1.736	1.780	1.780	1.736	1.736	1.794	1.794	1.794	1.754	1.754	1.736	1.736	1.780	1.780	1.736
380,000	1.779	1.827	1.827	1.779	1.779	1.841	1.841	1.841	1.800	1.800	1.779	1.779	1.827	1.827	1.779
390,000	1.824	1.873	1.873	1.824	1.824	1.890	1.890	1.890	1.845	1.845	1.824	1.824	1.873	1.873	1.824
400,000	1.868	1.921	1.921	1.868	1.868	1.938	1.938	1.938	1.892	1.892	1.868	1.868	1.921	1.921	1.868
425,000	1.963	2.022	2.022	1.963	1.963	2.043	2.043	2.043	1.989	1.989	1.963	1.963	2.022	2.022	1.963
450,000	2.060	2.128	2.128	2.060	2.060	2.150	2.150	2.150	2.090	2.090	2.060	2.060	2.128	2.128	2.060
475,000	2.156	2.232	2.232	2.156	2.156	2.256	2.256	2.256	2.190	2.190	2.156	2.156	2.232	2.232	2.156
500,000	2.254	2.335	2.335	2.254	2.254	2.366	2.366	2.366	2.288	2.288	2.254	2.254	2.335	2.335	2.254
525,000	2.351	2.439	2.439	2.351	2.351	2.472	2.472	2.472	2.389	2.389	2.351	2.351	2.439	2.439	2.351
550,000	2.446	2.542	2.542	2.446	2.446	2.576	2.576	2.576	2.486	2.486	2.446	2.446	2.542	2.542	2.446
575,000	2.542	2.646	2.646	2.542	2.542	2.686	2.686	2.686	2.588	2.588	2.542	2.542	2.646	2.646	2.542
600,000	2.637	2.750	2.750	2.637	2.637	2.791	2.791	2.791	2.685	2.685	2.637	2.637	2.750	2.750	2.637

Amount of Insurance Factor: Business Income - Lessor

Building Limit of Insurance	BI Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	2.734	2.855	2.855	2.734	2.734	2.898	2.898	2.898	2.784	2.784	2.734	2.734	2.855	2.855	2.734
650,000	2.829	2.960	2.960	2.829	2.829	3.005	3.005	3.005	2.885	2.885	2.829	2.829	2.960	2.960	2.829
675,000	2.911	3.051	3.051	2.911	2.911	3.097	3.097	3.097	2.969	2.969	2.911	2.911	3.051	3.051	2.911
700,000	2.995	3.140	3.140	2.995	2.995	3.192	3.192	3.192	3.055	3.055	2.995	2.995	3.140	3.140	2.995
725,000	3.077	3.227	3.227	3.077	3.077	3.285	3.285	3.285	3.139	3.139	3.077	3.077	3.227	3.227	3.077
750,000	3.157	3.321	3.321	3.157	3.157	3.377	3.377	3.377	3.226	3.226	3.157	3.157	3.321	3.321	3.157
775,000	3.240	3.409	3.409	3.240	3.240	3.467	3.467	3.467	3.311	3.311	3.240	3.240	3.409	3.409	3.240
800,000	3.317	3.496	3.496	3.317	3.317	3.556	3.556	3.556	3.390	3.390	3.317	3.317	3.496	3.496	3.317
825,000	3.397	3.582	3.582	3.397	3.397	3.648	3.648	3.648	3.477	3.477	3.397	3.397	3.582	3.582	3.397
850,000	3.480	3.671	3.671	3.480	3.480	3.739	3.739	3.739	3.558	3.558	3.480	3.480	3.671	3.671	3.480
875,000	3.557	3.753	3.753	3.557	3.557	3.829	3.829	3.829	3.638	3.638	3.557	3.557	3.753	3.753	3.557
900,000	3.633	3.840	3.840	3.633	3.633	3.917	3.917	3.917	3.721	3.721	3.633	3.633	3.840	3.840	3.633
925,000	3.712	3.925	3.925	3.712	3.712	4.005	4.005	4.005	3.803	3.803	3.712	3.712	3.925	3.925	3.712
950,000	3.791	4.015	4.015	3.791	3.791	4.097	4.097	4.097	3.884	3.884	3.791	3.791	4.015	4.015	3.791
975,000	3.868	4.098	4.098	3.868	3.868	4.182	4.182	4.182	3.964	3.964	3.868	3.868	4.098	4.098	3.868
1,000,000	3.945	4.180	4.180	3.945	3.945	4.272	4.272	4.272	4.042	4.042	3.945	3.945	4.180	4.180	3.945
1,100,000	4.244	4.516	4.516	4.244	4.244	4.617	4.617	4.617	4.358	4.358	4.244	4.244	4.516	4.516	4.244
1,200,000	4.540	4.844	4.844	4.540	4.540	4.954	4.954	4.954	4.671	4.671	4.540	4.540	4.844	4.844	4.540
1,300,000	4.739	5.076	5.076	4.739	4.739	5.195	5.195	5.195	4.881	4.881	4.739	4.739	5.076	5.076	4.739
1,400,000	4.927	5.289	5.289	4.927	4.927	5.426	5.426	5.426	5.072	5.072	4.927	4.927	5.289	5.289	4.927
1,500,000	5.106	5.494	5.494	5.106	5.106	5.641	5.641	5.641	5.261	5.261	5.106	5.106	5.494	5.494	5.106
1,600,000	5.272	5.695	5.695	5.272	5.272	5.860	5.860	5.860	5.446	5.446	5.272	5.272	5.695	5.695	5.272
1,700,000	5.435	5.894	5.894	5.435	5.435	6.070	6.070	6.070	5.621	5.621	5.435	5.435	5.894	5.894	5.435
1,800,000	5.599	6.086	6.086	5.599	5.599	6.272	6.272	6.272	5.796	5.796	5.599	5.599	6.086	6.086	5.599
1,900,000	5.823	6.337	6.337	5.823	5.823	6.533	6.533	6.533	6.031	6.031	5.823	5.823	6.337	6.337	5.823
2,000,000	6.049	6.590	6.590	6.049	6.049	6.808	6.808	6.808	6.268	6.268	6.049	6.049	6.590	6.590	6.049
2,100,000	6.267	6.847	6.847	6.267	6.267	7.076	7.076	7.076	6.508	6.508	6.267	6.267	6.847	6.847	6.267
2,200,000	6.489	7.097	7.097	6.489	6.489	7.337	7.337	7.337	6.730	6.730	6.489	6.489	7.097	7.097	6.489
2,300,000	6.705	7.340	7.340	6.705	6.705	7.591	7.591	7.591	6.970	6.970	6.705	6.705	7.340	7.340	6.705
2,400,000	6.914	7.590	7.590	6.914	6.914	7.852	7.852	7.852	7.190	7.190	6.914	6.914	7.590	7.590	6.914
2,500,000	7.130	7.820	7.820	7.130	7.130	8.108	8.108	8.108	7.418	7.418	7.130	7.130	7.820	7.820	7.130
2,600,000	7.340	8.058	8.058	7.340	7.340	8.357	8.357	8.357	7.639	7.639	7.340	7.340	8.058	8.058	7.340
2,700,000	7.545	8.306	8.306	7.545	7.545	8.616	8.616	8.616	7.856	7.856	7.545	7.545	8.306	8.306	7.545
2,800,000	7.744	8.533	8.533	7.744	7.744	8.855	8.855	8.855	8.066	8.066	7.744	7.744	8.533	8.533	7.744
2,900,000	7.954	8.771	8.771	7.954	7.954	9.105	9.105	9.105	8.287	8.287	7.954	7.954	8.771	8.771	7.954
3,000,000	8.159	9.005	9.005	8.159	8.159	9.350	9.350	9.350	8.487	8.487	8.159	8.159	9.005	9.005	8.159
3,100,000	8.360	9.233	9.233	8.360	8.360	9.590	9.590	9.590	8.716	8.716	8.360	8.360	9.233	9.233	8.360
3,200,000	8.556	9.458	9.458	8.556	8.556	9.826	9.826	9.826	8.924	8.924	8.556	8.556	9.458	9.458	8.556
3,300,000	8.766	9.696	9.696	8.766	8.766	10.076	10.076	10.076	9.146	9.146	8.766	8.766	9.696	9.696	8.766
3,400,000	8.954	9.931	9.931	8.954	8.954	10.342	10.342	10.342	9.364	9.364	8.954	8.954	9.931	9.931	8.954
3,500,000	9.177	10.183	10.183	9.177	9.177	10.606	10.606	10.606	9.580	9.580	9.177	9.177	10.183	10.183	9.177
3,600,000	9.398	10.454	10.454	9.398	9.398	10.868	10.868	10.868	9.812	9.812	9.398	9.398	10.454	10.454	9.398
3,700,000	9.595	10.701	10.701	9.595	9.595	11.127	11.127	11.127	10.042	10.042	9.595	9.595	10.701	10.701	9.595
3,800,000	9.811	10.947	10.947	9.811	9.811	11.384	11.384	11.384	10.270	10.270	9.811	9.811	10.947	10.947	9.811
3,900,000	10.024	11.190	11.190	10.024	10.024	11.639	11.639	11.639	10.495	10.495	10.024	10.024	11.190	11.190	10.024
4,000,000	10.235	11.431	11.431	10.235	10.235	11.891	11.891	11.891	10.718	10.718	10.235	10.235	11.431	11.431	10.235
4,100,000	10.444	11.670	11.670	10.444	10.444	12.165	12.165	12.165	10.939	10.939	10.444	10.444	11.670	11.670	10.444
4,200,000	10.650	11.930	11.930	10.650	10.650	12.413	12.413	12.413	11.157	11.157	10.650	10.650	11.930	11.930	10.650
4,300,000	10.830	12.165	12.165	10.830	10.830	12.659	12.659	12.659	11.374	11.374	10.830	10.830	12.165	12.165	10.830
4,400,000	11.056	12.397	12.397	11.056	11.056	12.928	12.928	12.928	11.587	11.587	11.056	11.056	12.397	12.397	11.056
4,500,000	11.256	12.653	12.653	11.256	11.256	13.196	13.196	13.196	11.825	11.825	11.256	11.256	12.653	12.653	11.256
4,600,000	11.453	12.881	12.881	11.453	11.453	13.437	13.437	13.437	12.035	12.035	11.453	11.453	12.881	12.881	11.453
4,700,000	11.648	13.134	13.134	11.648	11.648	13.702	13.702	13.702	12.242	12.242	11.648	11.648	13.134	13.134	11.648
4,800,000	11.868	13.386	13.386	11.868	11.868	13.966	13.966	13.966	12.448	12.448	11.868	11.868	13.386	13.386	11.868
4,900,000	12.059	13.609	13.609	12.059	12.059	14.200	14.200	14.200	12.679	12.679	12.059	12.059	13.609	13.609	12.059
5,000,000	12.248	13.829	13.829	12.248	12.248	14.461	14.461	14.461	12.880	12.880	12.248	12.248	13.829	13.829	12.248
Ea Addl $000	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018

Amount of Insurance Factor: Business Income - Owner or Tenant

BPP Limit of Insurance	BI Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.080	0.080	0.070	0.060	0.080	0.060	0.085	0.087	0.090	0.093	0.109	0.080	0.080	0.080	0.080
10,000	0.207	0.207	0.191	0.171	0.207	0.171	0.217	0.220	0.225	0.229	0.255	0.207	0.207	0.207	0.207
15,000	0.316	0.316	0.297	0.274	0.316	0.274	0.327	0.330	0.335	0.340	0.367	0.316	0.316	0.316	0.316
20,000	0.420	0.420	0.402	0.378	0.420	0.378	0.431	0.433	0.439	0.444	0.469	0.420	0.420	0.420	0.420
25,000	0.516	0.516	0.499	0.477	0.516	0.477	0.526	0.527	0.533	0.537	0.559	0.516	0.516	0.516	0.516
30,000	0.596	0.596	0.583	0.564	0.596	0.564	0.605	0.606	0.610	0.614	0.632	0.596	0.596	0.596	0.596
35,000	0.693	0.693	0.682	0.667	0.693	0.667	0.701	0.701	0.704	0.708	0.722	0.693	0.693	0.693	0.693
40,000	0.772	0.772	0.764	0.754	0.772	0.754	0.777	0.778	0.780	0.782	0.792	0.772	0.772	0.772	0.772
45,000	0.872	0.872	0.868	0.863	0.872	0.863	0.875	0.875	0.876	0.877	0.882	0.872	0.872	0.872	0.872
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.081	1.081	1.086	1.091	1.081	1.091	1.078	1.077	1.076	1.075	1.069	1.081	1.081	1.081	1.081
60,000	1.156	1.156	1.169	1.182	1.156	1.182	1.151	1.151	1.147	1.145	1.134	1.156	1.156	1.156	1.156
65,000	1.229	1.229	1.251	1.271	1.229	1.271	1.219	1.219	1.214	1.212	1.195	1.229	1.229	1.229	1.229
70,000	1.299	1.299	1.330	1.358	1.299	1.358	1.288	1.287	1.281	1.277	1.254	1.299	1.299	1.299	1.299
75,000	1.370	1.370	1.409	1.445	1.370	1.445	1.355	1.353	1.346	1.340	1.313	1.370	1.370	1.370	1.370
80,000	1.438	1.438	1.486	1.530	1.438	1.530	1.419	1.418	1.410	1.402	1.370	1.438	1.438	1.438	1.438
85,000	1.506	1.506	1.564	1.615	1.506	1.615	1.484	1.484	1.474	1.464	1.426	1.506	1.506	1.506	1.506
90,000	1.575	1.575	1.640	1.701	1.575	1.701	1.550	1.548	1.537	1.526	1.481	1.575	1.575	1.575	1.575
95,000	1.640	1.640	1.716	1.782	1.640	1.782	1.611	1.609	1.596	1.585	1.535	1.640	1.640	1.640	1.640
100,000	1.704	1.704	1.786	1.864	1.704	1.864	1.672	1.670	1.656	1.642	1.588	1.704	1.704	1.704	1.704
110,000	1.828	1.828	1.932	2.024	1.828	2.024	1.791	1.789	1.771	1.753	1.690	1.828	1.828	1.828	1.828
120,000	1.951	1.951	2.074	2.184	1.951	2.184	1.906	1.903	1.884	1.865	1.788	1.951	1.951	1.951	1.951
130,000	2.072	2.072	2.213	2.340	2.072	2.340	2.018	2.018	1.994	1.971	1.885	2.072	2.072	2.072	2.072
140,000	2.190	2.190	2.349	2.498	2.190	2.498	2.131	2.128	2.100	2.075	1.980	2.190	2.190	2.190	2.190
150,000	2.304	2.304	2.484	2.649	2.304	2.649	2.238	2.235	2.205	2.178	2.070	2.304	2.304	2.304	2.304
160,000	2.413	2.413	2.614	2.797	2.413	2.797	2.342	2.339	2.307	2.275	2.160	2.413	2.413	2.413	2.413
170,000	2.526	2.526	2.744	2.948	2.526	2.948	2.445	2.441	2.407	2.373	2.247	2.526	2.526	2.526	2.526
180,000	2.632	2.632	2.869	3.092	2.632	3.092	2.545	2.545	2.506	2.470	2.333	2.632	2.632	2.632	2.632
190,000	2.740	2.740	2.998	3.241	2.740	3.241	2.649	2.645	2.603	2.565	2.417	2.740	2.740	2.740	2.740
200,000	2.848	2.848	3.124	3.384	2.848	3.384	2.748	2.744	2.700	2.656	2.504	2.848	2.848	2.848	2.848
210,000	2.953	2.953	3.247	3.528	2.953	3.528	2.843	2.843	2.793	2.747	2.583	2.953	2.953	2.953	2.953
220,000	3.058	3.058	3.375	3.670	3.058	3.670	2.939	2.944	2.891	2.842	2.671	3.058	3.058	3.058	3.058
230,000	3.160	3.160	3.496	3.813	3.160	3.813	3.036	3.036	2.981	2.930	2.746	3.160	3.160	3.160	3.160
240,000	3.259	3.259	3.614	3.955	3.259	3.955	3.130	3.130	3.072	3.019	2.827	3.259	3.259	3.259	3.259
250,000	3.360	3.360	3.735	4.095	3.360	4.095	3.225	3.225	3.165	3.110	2.905	3.360	3.360	3.360	3.360
260,000	3.463	3.463	3.858	4.233	3.463	4.233	3.318	3.323	3.255	3.193	2.985	3.463	3.463	3.463	3.463
270,000	3.559	3.559	3.974	4.374	3.559	4.374	3.413	3.413	3.348	3.283	3.062	3.559	3.559	3.559	3.559
280,000	3.657	3.657	4.094	4.514	3.657	4.514	3.500	3.506	3.433	3.366	3.142	3.657	3.657	3.657	3.657
290,000	3.758	3.758	4.211	4.646	3.758	4.646	3.590	3.596	3.521	3.451	3.219	3.758	3.758	3.758	3.758
300,000	3.852	3.852	4.326	4.788	3.852	4.788	3.684	3.684	3.612	3.534	3.288	3.852	3.852	3.852	3.852
310,000	3.949	3.949	4.445	4.923	3.949	4.923	3.770	3.776	3.695	3.621	3.367	3.949	3.949	3.949	3.949
320,000	4.045	4.045	4.563	5.062	4.045	5.062	3.859	3.866	3.782	3.706	3.443	4.045	4.045	4.045	4.045
330,000	4.138	4.138	4.679	5.201	4.138	5.201	3.947	3.953	3.868	3.788	3.518	4.138	4.138	4.138	4.138
340,000	4.236	4.236	4.794	5.331	4.236	5.331	4.032	4.039	3.951	3.869	3.590	4.236	4.236	4.236	4.236
350,000	4.333	4.333	4.914	5.467	4.333	5.467	4.123	4.130	4.039	3.955	3.668	4.333	4.333	4.333	4.333
360,000	4.428	4.428	5.026	5.609	4.428	5.609	4.212	4.219	4.126	4.039	3.737	4.428	4.428	4.428	4.428
370,000	4.514	4.514	5.143	5.742	4.514	5.742	4.299	4.307	4.211	4.114	3.811	4.514	4.514	4.514	4.514
380,000	4.613	4.613	5.259	5.875	4.613	5.875	4.385	4.393	4.286	4.195	3.884	4.613	4.613	4.613	4.613
390,000	4.703	4.703	5.366	6.014	4.703	6.014	4.469	4.477	4.376	4.274	3.955	4.703	4.703	4.703	4.703
400,000	4.792	4.792	5.480	6.144	4.792	6.144	4.560	4.568	4.456	4.360	4.024	4.792	4.792	4.792	4.792
425,000	5.024	5.024	5.763	6.477	5.024	6.477	4.769	4.777	4.658	4.556	4.199	5.024	5.024	5.024	5.024
450,000	5.247	5.247	6.039	6.813	5.247	6.813	4.977	4.986	4.860	4.752	4.374	5.247	5.247	5.247	5.247
475,000	5.472	5.472	6.318	7.135	5.472	7.135	5.178	5.187	5.064	4.940	4.551	5.472	5.472	5.472	5.472
500,000	5.690	5.690	6.600	7.470	5.690	7.470	5.380	5.390	5.260	5.130	4.720	5.690	5.690	5.690	5.690
525,000	5.901	5.901	6.867	7.791	5.901	7.791	5.576	5.597	5.450	5.313	4.883	5.901	5.901	5.901	5.901
550,000	6.127	6.127	7.139	8.118	6.127	8.118	5.775	5.786	5.643	5.500	5.060	6.127	6.127	6.127	6.127
575,000	6.337	6.337	7.406	8.441	6.337	8.441	5.969	5.980	5.831	5.681	5.221	6.337	6.337	6.337	6.337
600,000	6.552	6.552	7.680	8.748	6.552	8.748	6.168	6.180	6.024	5.868	5.376	6.552	6.552	6.552	6.552

Amount of Insurance Factor: Business Income - Owner or Tenant

BPP Limit of Insurance	BI Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	6.750	6.750	7.938	9.063	6.750	9.063	6.363	6.375	6.213	6.050	5.538	6.750	6.750	6.750	6.750
650,000	6.968	6.968	8.203	9.386	6.968	9.386	6.552	6.578	6.396	6.227	5.694	6.968	6.968	6.968	6.968
675,000	7.169	7.169	8.465	9.707	7.169	9.707	6.737	6.764	6.575	6.399	5.859	7.169	7.169	7.169	7.169
700,000	7.378	7.378	8.722	10.010	7.378	10.010	6.930	6.944	6.762	6.580	6.020	7.378	7.378	7.378	7.378
725,000	7.569	7.569	8.976	10.324	7.569	10.324	7.120	7.134	6.946	6.757	6.177	7.569	7.569	7.569	7.569
750,000	7.770	7.770	9.240	10.635	7.770	10.635	7.305	7.320	7.110	6.930	6.330	7.770	7.770	7.770	7.770
775,000	7.983	7.983	9.502	10.943	7.983	10.943	7.487	7.502	7.301	7.099	6.479	7.983	7.983	7.983	7.983
800,000	8.176	8.176	9.760	11.248	8.176	11.248	7.664	7.696	7.472	7.264	6.624	8.176	8.176	8.176	8.176
825,000	8.366	8.366	9.999	11.550	8.366	11.550	7.838	7.871	7.656	7.442	6.782	8.366	8.366	8.366	8.366
850,000	8.568	8.568	10.251	11.866	8.568	11.866	8.024	8.058	7.820	7.599	6.936	8.568	8.568	8.568	8.568
875,000	8.750	8.750	10.500	12.163	8.750	12.163	8.208	8.243	7.998	7.770	7.088	8.750	8.750	8.750	8.750
900,000	8.964	8.964	10.764	12.474	8.964	12.474	8.388	8.406	8.172	7.938	7.236	8.964	8.964	8.964	8.964
925,000	9.139	9.139	11.008	12.765	9.139	12.765	8.566	8.584	8.344	8.103	7.382	9.139	9.139	9.139	9.139
950,000	9.348	9.348	11.267	13.072	9.348	13.072	8.740	8.778	8.512	8.265	7.524	9.348	9.348	9.348	9.348
975,000	9.516	9.516	11.505	13.377	9.516	13.377	8.912	8.931	8.678	8.424	7.664	9.516	9.516	9.516	9.516
1,000,000	9.720	9.720	11.760	13.680	9.720	13.680	9.080	9.120	8.860	8.600	7.820	9.720	9.720	9.720	9.720
1,100,000	10.472	10.472	12.738	14.872	10.472	14.872	9.768	9.812	9.504	9.240	8.382	10.472	10.472	10.472	10.472
1,200,000	11.208	11.208	13.680	16.032	11.208	16.032	10.440	10.488	10.152	9.864	8.952	11.208	11.208	11.208	11.208
1,300,000	11.934	11.934	14.638	17.212	11.934	17.212	11.102	11.154	10.816	10.478	9.516	11.934	11.934	11.934	11.934
1,400,000	12.628	12.628	15.596	18.368	12.628	18.368	11.760	11.816	11.424	11.088	10.052	12.628	12.628	12.628	12.628
1,500,000	13.350	13.350	16.500	19.500	13.350	19.500	12.390	12.450	12.060	11.670	10.590	13.350	13.350	13.350	13.350
1,600,000	14.048	14.048	17.440	20.640	14.048	20.640	13.024	13.088	12.672	12.256	11.136	14.048	14.048	14.048	14.048
1,700,000	14.722	14.722	18.360	21.760	14.722	21.760	13.668	13.736	13.294	12.852	11.662	14.722	14.722	14.722	14.722
1,800,000	15.408	15.408	19.260	22.896	15.408	22.896	14.292	14.364	13.860	13.428	12.168	15.408	15.408	15.408	15.408
1,900,000	16.074	16.074	20.140	23.978	16.074	23.978	14.896	14.972	14.478	14.022	12.692	16.074	16.074	16.074	16.074
2,000,000	16.720	16.720	21.080	25.080	16.720	25.080	15.480	15.560	15.080	14.560	13.200	16.720	16.720	16.720	16.720
2,100,000	17.388	17.388	21.924	26.166	17.388	26.166	16.086	16.170	15.624	15.120	13.692	17.388	17.388	17.388	17.388
2,200,000	18.040	18.040	22.836	27.280	18.040	27.280	16.676	16.808	16.192	15.664	14.168	18.040	18.040	18.040	18.040
2,300,000	18.676	18.676	23.690	28.382	18.676	28.382	17.250	17.342	16.790	16.192	14.674	18.676	18.676	18.676	18.676
2,400,000	19.344	19.344	24.576	29.424	19.344	29.424	17.856	17.952	17.328	16.752	15.216	19.344	19.344	19.344	19.344
2,500,000	19.950	19.950	25.450	30.500	19.950	30.500	18.400	18.550	17.900	17.300	15.650	19.950	19.950	19.950	19.950
2,600,000	20.592	20.592	26.312	31.564	20.592	31.564	18.980	19.136	18.460	17.836	16.120	20.592	20.592	20.592	20.592
2,700,000	21.222	21.222	27.162	32.670	21.222	32.670	19.548	19.710	19.008	18.360	16.632	21.222	21.222	21.222	21.222
2,800,000	21.840	21.840	28.000	33.712	21.840	33.712	20.104	20.272	19.544	18.872	17.080	21.840	21.840	21.840	21.840
2,900,000	22.446	22.446	28.884	34.800	22.446	34.800	20.648	20.822	20.068	19.430	17.574	22.446	22.446	22.446	22.446
3,000,000	23.040	23.040	29.700	35.820	23.040	35.820	21.240	21.420	20.640	19.980	18.060	23.040	23.040	23.040	23.040
Ea Addl $000	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059

Amount of Insurance Factor: Business Income - Owner or Tenant

BPP Limit of Insurance	BI Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.080	0.103	0.122	0.088	0.074	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.122	0.122	0.080
10,000	0.207	0.245	0.274	0.220	0.199	0.207	0.207	0.207	0.207	0.207	0.207	0.207	0.274	0.274	0.207
15,000	0.316	0.357	0.386	0.328	0.306	0.316	0.316	0.316	0.316	0.316	0.316	0.316	0.386	0.386	0.316
20,000	0.420	0.460	0.486	0.432	0.411	0.420	0.420	0.420	0.420	0.420	0.420	0.420	0.486	0.486	0.420
25,000	0.516	0.551	0.574	0.525	0.507	0.516	0.516	0.516	0.516	0.516	0.516	0.516	0.574	0.574	0.516
30,000	0.596	0.625	0.644	0.604	0.590	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.644	0.644	0.596
35,000	0.693	0.717	0.731	0.699	0.688	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.731	0.731	0.693
40,000	0.772	0.788	0.797	0.776	0.769	0.772	0.772	0.772	0.772	0.772	0.772	0.772	0.797	0.797	0.772
45,000	0.872	0.881	0.886	0.874	0.870	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.886	0.886	0.872
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.081	1.071	1.066	1.079	1.082	1.081	1.081	1.081	1.081	1.081	1.081	1.081	1.066	1.066	1.081
60,000	1.156	1.138	1.128	1.152	1.160	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.128	1.128	1.156
65,000	1.229	1.201	1.186	1.222	1.234	1.229	1.229	1.229	1.229	1.229	1.229	1.229	1.186	1.186	1.229
70,000	1.299	1.263	1.242	1.291	1.308	1.299	1.299	1.299	1.299	1.299	1.299	1.299	1.242	1.242	1.299
75,000	1.370	1.323	1.298	1.359	1.379	1.370	1.370	1.370	1.370	1.370	1.370	1.370	1.298	1.298	1.370
80,000	1.438	1.382	1.350	1.426	1.450	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.350	1.350	1.438
85,000	1.506	1.440	1.404	1.493	1.522	1.506	1.506	1.506	1.506	1.506	1.506	1.506	1.404	1.404	1.506
90,000	1.575	1.499	1.458	1.559	1.591	1.575	1.575	1.575	1.575	1.575	1.575	1.575	1.458	1.458	1.575
95,000	1.640	1.554	1.509	1.623	1.659	1.640	1.640	1.640	1.640	1.640	1.640	1.640	1.509	1.509	1.640
100,000	1.704	1.608	1.558	1.684	1.724	1.704	1.704	1.704	1.704	1.704	1.704	1.704	1.558	1.558	1.704
110,000	1.828	1.714	1.654	1.806	1.852	1.828	1.828	1.828	1.828	1.828	1.828	1.828	1.654	1.654	1.828
120,000	1.951	1.817	1.747	1.925	1.980	1.951	1.951	1.951	1.951	1.951	1.951	1.951	1.747	1.747	1.951
130,000	2.072	1.919	1.838	2.041	2.103	2.072	2.072	2.072	2.072	2.072	2.072	2.072	1.838	1.838	2.072
140,000	2.190	2.016	1.929	2.156	2.226	2.190	2.190	2.190	2.190	2.190	2.190	2.190	1.929	1.929	2.190
150,000	2.304	2.112	2.016	2.268	2.343	2.304	2.304	2.304	2.304	2.304	2.304	2.304	2.016	2.016	2.304
160,000	2.413	2.205	2.099	2.374	2.458	2.413	2.413	2.413	2.413	2.413	2.413	2.413	2.099	2.099	2.413
170,000	2.526	2.295	2.183	2.485	2.574	2.526	2.526	2.526	2.526	2.526	2.526	2.526	2.183	2.183	2.526
180,000	2.632	2.387	2.264	2.588	2.682	2.632	2.632	2.632	2.632	2.632	2.632	2.632	2.264	2.264	2.632
190,000	2.740	2.474	2.345	2.694	2.797	2.740	2.740	2.740	2.740	2.740	2.740	2.740	2.345	2.345	2.740
200,000	2.848	2.564	2.428	2.800	2.904	2.848	2.848	2.848	2.848	2.848	2.848	2.848	2.428	2.428	2.848
210,000	2.953	2.650	2.503	2.902	3.011	2.953	2.953	2.953	2.953	2.953	2.953	2.953	2.503	2.503	2.953
220,000	3.058	2.737	2.583	3.005	3.120	3.058	3.058	3.058	3.058	3.058	3.058	3.058	2.583	2.583	3.058
230,000	3.160	2.820	2.659	3.100	3.225	3.160	3.160	3.160	3.160	3.160	3.160	3.160	2.659	2.659	3.160
240,000	3.259	2.904	2.736	3.202	3.331	3.259	3.259	3.259	3.259	3.259	3.259	3.259	2.736	2.736	3.259
250,000	3.360	2.985	2.810	3.300	3.435	3.360	3.360	3.360	3.360	3.360	3.360	3.360	2.810	2.810	3.360
260,000	3.463	3.068	2.886	3.401	3.536	3.463	3.463	3.463	3.463	3.463	3.463	3.463	2.886	2.886	3.463
270,000	3.559	3.148	2.959	3.494	3.640	3.559	3.559	3.559	3.559	3.559	3.559	3.559	2.959	2.959	3.559
280,000	3.657	3.226	3.035	3.595	3.741	3.657	3.657	3.657	3.657	3.657	3.657	3.657	3.035	3.035	3.657
290,000	3.758	3.306	3.103	3.689	3.840	3.758	3.758	3.758	3.758	3.758	3.758	3.758	3.103	3.103	3.758
300,000	3.852	3.390	3.174	3.780	3.942	3.852	3.852	3.852	3.852	3.852	3.852	3.852	3.174	3.174	3.852
310,000	3.949	3.466	3.249	3.875	4.042	3.949	3.949	3.949	3.949	3.949	3.949	3.949	3.249	3.249	3.949
320,000	4.045	3.546	3.322	3.968	4.141	4.045	4.045	4.045	4.045	4.045	4.045	4.045	3.322	3.322	4.045
330,000	4.138	3.623	3.392	4.059	4.237	4.138	4.138	4.138	4.138	4.138	4.138	4.138	3.392	3.392	4.138
340,000	4.236	3.699	3.461	4.155	4.338	4.236	4.236	4.236	4.236	4.236	4.236	4.236	3.461	3.461	4.236
350,000	4.333	3.773	3.528	4.249	4.438	4.333	4.333	4.333	4.333	4.333	4.333	4.333	3.528	3.528	4.333
360,000	4.428	3.852	3.600	4.342	4.536	4.428	4.428	4.428	4.428	4.428	4.428	4.428	3.600	3.600	4.428
370,000	4.514	3.929	3.670	4.433	4.625	4.514	4.514	4.514	4.514	4.514	4.514	4.514	3.670	3.670	4.514
380,000	4.613	4.005	3.739	4.522	4.727	4.613	4.613	4.613	4.613	4.613	4.613	4.613	3.739	3.739	4.613
390,000	4.703	4.079	3.806	4.610	4.820	4.703	4.703	4.703	4.703	4.703	4.703	4.703	3.806	3.806	4.703
400,000	4.792	4.152	3.880	4.704	4.920	4.792	4.792	4.792	4.792	4.792	4.792	4.792	3.880	3.880	4.792
425,000	5.024	4.335	4.046	4.930	5.151	5.024	5.024	5.024	5.024	5.024	5.024	5.024	4.046	4.046	5.024
450,000	5.247	4.518	4.203	5.148	5.382	5.247	5.247	5.247	5.247	5.247	5.247	5.247	4.203	4.203	5.247
475,000	5.472	4.703	4.370	5.368	5.615	5.472	5.472	5.472	5.472	5.472	5.472	5.472	4.370	4.370	5.472
500,000	5.690	4.880	4.540	5.580	5.840	5.690	5.690	5.690	5.690	5.690	5.690	5.690	4.540	4.540	5.690
525,000	5.901	5.051	4.694	5.786	6.069	5.901	5.901	5.901	5.901	5.901	5.901	5.901	4.694	4.694	5.901
550,000	6.127	5.225	4.851	6.006	6.292	6.127	6.127	6.127	6.127	6.127	6.127	6.127	4.851	4.851	6.127
575,000	6.337	5.394	5.014	6.210	6.509	6.337	6.337	6.337	6.337	6.337	6.337	6.337	5.014	5.014	6.337
600,000	6.552	5.568	5.160	6.420	6.732	6.552	6.552	6.552	6.552	6.552	6.552	6.552	5.160	5.160	6.552

Amount of Insurance Factor: Business Income - Owner or Tenant

BPP Limit of Insurance	BI Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	6.750	5.738	5.313	6.625	6.950	6.750	6.750	6.750	6.750	6.750	6.750	6.750	5.313	5.313	6.750
650,000	6.968	5.902	5.473	6.825	7.163	6.968	6.968	6.968	6.968	6.968	6.968	6.968	5.473	5.473	6.968
675,000	7.169	6.062	5.616	7.020	7.371	7.169	7.169	7.169	7.169	7.169	7.169	7.169	5.616	5.616	7.169
700,000	7.378	6.230	5.768	7.224	7.588	7.378	7.378	7.378	7.378	7.378	7.378	7.378	5.768	5.768	7.378
725,000	7.569	6.395	5.916	7.424	7.787	7.569	7.569	7.569	7.569	7.569	7.569	7.569	5.916	5.916	7.569
750,000	7.770	6.555	6.075	7.620	7.995	7.770	7.770	7.770	7.770	7.770	7.770	7.770	6.075	6.075	7.770
775,000	7.983	6.712	6.216	7.812	8.215	7.983	7.983	7.983	7.983	7.983	7.983	7.983	6.216	6.216	7.983
800,000	8.176	6.880	6.352	8.016	8.416	8.176	8.176	8.176	8.176	8.176	8.176	8.176	6.352	6.352	8.176
825,000	8.366	7.029	6.501	8.201	8.613	8.366	8.366	8.366	8.366	8.366	8.366	8.366	6.501	6.501	8.366
850,000	8.568	7.191	6.647	8.398	8.823	8.568	8.568	8.568	8.568	8.568	8.568	8.568	6.647	6.647	8.568
875,000	8.750	7.350	6.790	8.575	9.013	8.750	8.750	8.750	8.750	8.750	8.750	8.750	6.790	6.790	8.750
900,000	8.964	7.488	6.930	8.784	9.216	8.964	8.964	8.964	8.964	8.964	8.964	8.964	6.930	6.930	8.964
925,000	9.139	7.659	7.067	8.973	9.417	9.139	9.139	9.139	9.139	9.139	9.139	9.139	7.067	7.067	9.139
950,000	9.348	7.809	7.220	9.158	9.614	9.348	9.348	9.348	9.348	9.348	9.348	9.348	7.220	7.220	9.348
975,000	9.516	7.956	7.352	9.341	9.809	9.516	9.516	9.516	9.516	9.516	9.516	9.516	7.352	7.352	9.516
1,000,000	9.720	8.120	7.500	9.540	10.020	9.720	9.720	9.720	9.720	9.720	9.720	9.720	7.500	7.500	9.720
1,100,000	10.472	8.712	8.030	10.252	10.780	10.472	10.472	10.472	10.472	10.472	10.472	10.472	8.030	8.030	10.472
1,200,000	11.208	9.312	8.568	10.992	11.544	11.208	11.208	11.208	11.208	11.208	11.208	11.208	8.568	8.568	11.208
1,300,000	11.934	9.880	9.126	11.700	12.298	11.934	11.934	11.934	11.934	11.934	11.934	11.934	9.126	9.126	11.934
1,400,000	12.628	10.444	9.632	12.404	13.048	12.628	12.628	12.628	12.628	12.628	12.628	12.628	9.632	9.632	12.628
1,500,000	13.350	11.010	10.140	13.080	13.770	13.350	13.350	13.350	13.350	13.350	13.350	13.350	10.140	10.140	13.350
1,600,000	14.048	11.552	10.656	13.760	14.496	14.048	14.048	14.048	14.048	14.048	14.048	14.048	10.656	10.656	14.048
1,700,000	14.722	12.104	11.152	14.450	15.198	14.722	14.722	14.722	14.722	14.722	14.722	14.722	11.152	11.152	14.722
1,800,000	15.408	12.672	11.664	15.120	15.876	15.408	15.408	15.408	15.408	15.408	15.408	15.408	11.664	11.664	15.408
1,900,000	16.074	13.186	12.160	15.770	16.568	16.074	16.074	16.074	16.074	16.074	16.074	16.074	12.160	12.160	16.074
2,000,000	16.720	13.720	12.640	16.400	17.280	16.720	16.720	16.720	16.720	16.720	16.720	16.720	12.640	12.640	16.720
2,100,000	17.388	14.238	13.146	17.052	17.934	17.388	17.388	17.388	17.388	17.388	17.388	17.388	13.146	13.146	17.388
2,200,000	18.040	14.784	13.596	17.688	18.612	18.040	18.040	18.040	18.040	18.040	18.040	18.040	13.596	13.596	18.040
2,300,000	18.676	15.272	14.076	18.354	19.274	18.676	18.676	18.676	18.676	18.676	18.676	18.676	14.076	14.076	18.676
2,400,000	19.344	15.792	14.592	18.960	19.968	19.344	19.344	19.344	19.344	19.344	19.344	19.344	14.592	14.592	19.344
2,500,000	19.950	16.300	15.050	19.600	20.600	19.950	19.950	19.950	19.950	19.950	19.950	19.950	15.050	15.050	19.950
2,600,000	20.592	16.796	15.496	20.228	21.268	20.592	20.592	20.592	20.592	20.592	20.592	20.592	15.496	15.496	20.592
2,700,000	21.222	17.280	15.930	20.844	21.924	21.222	21.222	21.222	21.222	21.222	21.222	21.222	15.930	15.930	21.222
2,800,000	21.840	17.808	16.408	21.448	22.568	21.840	21.840	21.840	21.840	21.840	21.840	21.840	16.408	16.408	21.840
2,900,000	22.446	18.270	16.878	22.040	23.200	22.446	22.446	22.446	22.446	22.446	22.446	22.446	16.878	16.878	22.446
3,000,000	23.040	18.780	17.340	22.620	23.820	23.040	23.040	23.040	23.040	23.040	23.040	23.040	17.340	17.340	23.040
Ea Addl $000	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059

Amount of Insurance Factor: Equipment Breakdown - Lessor or Owner

Building Limit of Insurance	EB Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.104	0.089	0.071	0.124	0.072	0.124	0.105	0.104	0.105	0.093	0.104	0.104	0.104	0.104	0.104
10,000	0.144	0.129	0.107	0.163	0.110	0.163	0.146	0.144	0.146	0.134	0.144	0.144	0.144	0.144	0.144
15,000	0.177	0.161	0.138	0.194	0.142	0.194	0.179	0.177	0.179	0.166	0.177	0.177	0.177	0.177	0.177
20,000	0.205	0.190	0.166	0.222	0.171	0.222	0.207	0.205	0.207	0.195	0.205	0.205	0.205	0.205	0.205
25,000	0.232	0.217	0.192	0.247	0.197	0.247	0.233	0.232	0.233	0.222	0.232	0.232	0.232	0.232	0.232
30,000	0.256	0.242	0.217	0.270	0.223	0.270	0.258	0.256	0.258	0.247	0.256	0.256	0.256	0.256	0.256
35,000	0.279	0.265	0.240	0.292	0.246	0.292	0.281	0.279	0.281	0.270	0.279	0.279	0.279	0.279	0.279
40,000	0.301	0.288	0.264	0.314	0.270	0.314	0.303	0.301	0.303	0.293	0.301	0.301	0.301	0.301	0.301
45,000	0.323	0.310	0.286	0.334	0.292	0.334	0.325	0.323	0.325	0.314	0.323	0.323	0.323	0.323	0.323
50,000	0.343	0.331	0.308	0.354	0.314	0.354	0.345	0.343	0.345	0.335	0.343	0.343	0.343	0.343	0.343
55,000	0.364	0.351	0.329	0.373	0.335	0.373	0.365	0.364	0.365	0.356	0.364	0.364	0.364	0.364	0.364
60,000	0.383	0.371	0.350	0.392	0.355	0.392	0.385	0.383	0.385	0.375	0.383	0.383	0.383	0.383	0.383
65,000	0.402	0.391	0.370	0.410	0.375	0.410	0.403	0.402	0.403	0.395	0.402	0.402	0.402	0.402	0.402
70,000	0.425	0.414	0.394	0.433	0.399	0.433	0.427	0.425	0.427	0.418	0.425	0.425	0.425	0.425	0.425
75,000	0.449	0.438	0.420	0.458	0.423	0.458	0.451	0.449	0.451	0.442	0.449	0.449	0.449	0.449	0.449
80,000	0.474	0.463	0.445	0.482	0.448	0.482	0.476	0.474	0.476	0.467	0.474	0.474	0.474	0.474	0.474
85,000	0.498	0.487	0.470	0.506	0.472	0.506	0.499	0.498	0.499	0.491	0.498	0.498	0.498	0.498	0.498
90,000	0.522	0.512	0.495	0.529	0.496	0.529	0.523	0.522	0.523	0.515	0.522	0.522	0.522	0.522	0.522
95,000	0.545	0.535	0.521	0.553	0.521	0.553	0.547	0.545	0.547	0.539	0.545	0.545	0.545	0.545	0.545
100,000	0.569	0.559	0.546	0.576	0.545	0.576	0.570	0.569	0.570	0.563	0.569	0.569	0.569	0.569	0.569
110,000	0.615	0.606	0.595	0.622	0.592	0.622	0.616	0.615	0.616	0.609	0.615	0.615	0.615	0.615	0.615
120,000	0.661	0.652	0.644	0.667	0.638	0.667	0.661	0.661	0.661	0.655	0.661	0.661	0.661	0.661	0.661
130,000	0.707	0.700	0.692	0.712	0.688	0.712	0.709	0.707	0.709	0.702	0.707	0.707	0.707	0.707	0.707
140,000	0.754	0.747	0.741	0.758	0.736	0.758	0.755	0.754	0.755	0.749	0.754	0.754	0.754	0.754	0.754
150,000	0.800	0.794	0.788	0.803	0.784	0.803	0.800	0.800	0.800	0.796	0.800	0.800	0.800	0.800	0.800
160,000	0.846	0.841	0.836	0.848	0.832	0.848	0.846	0.846	0.846	0.842	0.846	0.846	0.846	0.846	0.846
170,000	0.887	0.883	0.880	0.889	0.877	0.889	0.887	0.887	0.887	0.884	0.887	0.887	0.887	0.887	0.887
180,000	0.925	0.923	0.921	0.926	0.919	0.926	0.925	0.925	0.925	0.923	0.925	0.925	0.925	0.925	0.925
190,000	0.962	0.961	0.960	0.963	0.960	0.963	0.963	0.962	0.963	0.961	0.962	0.962	0.962	0.962	0.962
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.045	1.046	1.047	1.044	1.048	1.044	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.045
220,000	1.087	1.090	1.092	1.087	1.093	1.087	1.087	1.087	1.087	1.089	1.087	1.087	1.087	1.087	1.087
230,000	1.130	1.135	1.138	1.129	1.139	1.129	1.130	1.130	1.130	1.132	1.130	1.130	1.130	1.130	1.130
240,000	1.173	1.177	1.185	1.171	1.186	1.171	1.173	1.173	1.173	1.176	1.173	1.173	1.173	1.173	1.173
250,000	1.216	1.224	1.230	1.215	1.234	1.215	1.216	1.216	1.216	1.221	1.216	1.216	1.216	1.216	1.216
260,000	1.259	1.267	1.277	1.257	1.279	1.257	1.257	1.259	1.257	1.264	1.259	1.259	1.259	1.259	1.259
270,000	1.302	1.311	1.323	1.299	1.326	1.299	1.301	1.302	1.301	1.308	1.302	1.302	1.302	1.302	1.302
280,000	1.345	1.356	1.370	1.342	1.373	1.342	1.344	1.345	1.344	1.353	1.345	1.345	1.345	1.345	1.345
290,000	1.388	1.400	1.417	1.386	1.420	1.386	1.388	1.388	1.388	1.397	1.388	1.388	1.388	1.388	1.388
300,000	1.432	1.446	1.463	1.430	1.466	1.430	1.430	1.432	1.430	1.441	1.432	1.432	1.432	1.432	1.432
310,000	1.475	1.490	1.511	1.473	1.514	1.473	1.473	1.475	1.473	1.485	1.475	1.475	1.475	1.475	1.475
320,000	1.518	1.535	1.557	1.516	1.560	1.516	1.516	1.518	1.516	1.528	1.518	1.518	1.518	1.518	1.518
330,000	1.562	1.580	1.604	1.559	1.610	1.559	1.560	1.562	1.560	1.574	1.562	1.562	1.562	1.562	1.562
340,000	1.606	1.624	1.652	1.603	1.657	1.603	1.603	1.606	1.603	1.619	1.606	1.606	1.606	1.606	1.606
350,000	1.650	1.671	1.699	1.646	1.704	1.646	1.646	1.650	1.646	1.663	1.650	1.650	1.650	1.650	1.650
360,000	1.691	1.715	1.746	1.689	1.752	1.689	1.689	1.691	1.689	1.707	1.691	1.691	1.691	1.691	1.691
370,000	1.736	1.760	1.794	1.734	1.801	1.734	1.732	1.736	1.732	1.752	1.736	1.736	1.736	1.736	1.736
380,000	1.779	1.806	1.843	1.777	1.847	1.777	1.777	1.779	1.777	1.798	1.779	1.779	1.779	1.779	1.779
390,000	1.824	1.851	1.892	1.821	1.896	1.821	1.819	1.824	1.819	1.841	1.824	1.824	1.824	1.824	1.824
400,000	1.868	1.899	1.940	1.866	1.945	1.866	1.866	1.868	1.866	1.888	1.868	1.868	1.868	1.868	1.868
425,000	1.963	1.998	2.048	1.961	2.052	1.961	1.961	1.963	1.961	1.987	1.963	1.963	1.963	1.963	1.963
450,000	2.060	2.098	2.155	2.058	2.160	2.058	2.055	2.060	2.055	2.085	2.060	2.060	2.060	2.060	2.060
475,000	2.156	2.198	2.264	2.156	2.267	2.156	2.153	2.156	2.153	2.185	2.156	2.156	2.156	2.156	2.156
500,000	2.254	2.299	2.372	2.251	2.377	2.251	2.248	2.254	2.248	2.285	2.254	2.254	2.254	2.254	2.254
525,000	2.351	2.401	2.481	2.348	2.484	2.348	2.345	2.351	2.345	2.383	2.351	2.351	2.351	2.351	2.351
550,000	2.446	2.498	2.585	2.446	2.592	2.446	2.439	2.446	2.439	2.483	2.446	2.446	2.446	2.446	2.446
575,000	2.542	2.601	2.692	2.542	2.699	2.542	2.535	2.542	2.535	2.581	2.542	2.542	2.542	2.542	2.542
600,000	2.637	2.698	2.804	2.637	2.808	2.637	2.630	2.637	2.630	2.678	2.637	2.637	2.637	2.637	2.637

Amount of Insurance Factor: Equipment Breakdown - Lessor or Owner

Building Limit of Insurance	EB Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	2.734	2.802	2.909	2.734	2.916	2.734	2.727	2.734	2.727	2.777	2.734	2.734	2.734	2.734	2.734
650,000	2.829	2.900	3.020	2.833	3.024	2.833	2.822	2.829	2.822	2.878	2.829	2.829	2.829	2.829	2.829
675,000	2.911	2.989	3.113	2.915	3.121	2.915	2.903	2.911	2.903	2.961	2.911	2.911	2.911	2.911	2.911
700,000	2.995	3.075	3.208	2.999	3.212	2.999	2.987	2.995	2.987	3.047	2.995	2.995	2.995	2.995	2.995
725,000	3.077	3.160	3.302	3.081	3.306	3.081	3.068	3.077	3.068	3.131	3.077	3.077	3.077	3.077	3.077
750,000	3.157	3.247	3.394	3.165	3.398	3.165	3.148	3.157	3.148	3.217	3.157	3.157	3.157	3.157	3.157
775,000	3.240	3.333	3.489	3.244	3.494	3.244	3.231	3.240	3.231	3.302	3.240	3.240	3.240	3.240	3.240
800,000	3.317	3.413	3.583	3.330	3.583	3.330	3.307	3.317	3.307	3.381	3.317	3.317	3.317	3.317	3.317
825,000	3.397	3.501	3.672	3.411	3.676	3.411	3.387	3.397	3.387	3.468	3.397	3.397	3.397	3.397	3.397
850,000	3.480	3.583	3.763	3.490	3.768	3.490	3.465	3.480	3.465	3.548	3.480	3.480	3.480	3.480	3.480
875,000	3.557	3.668	3.854	3.567	3.859	3.567	3.547	3.557	3.547	3.628	3.557	3.557	3.557	3.557	3.557
900,000	3.633	3.747	3.943	3.648	3.949	3.648	3.623	3.633	3.623	3.710	3.633	3.633	3.633	3.633	3.633
925,000	3.712	3.830	4.037	3.728	4.037	3.728	3.702	3.712	3.702	3.792	3.712	3.712	3.712	3.712	3.712
950,000	3.791	3.911	4.124	3.807	4.130	3.807	3.780	3.791	3.780	3.873	3.791	3.791	3.791	3.791	3.791
975,000	3.868	3.992	4.216	3.885	4.216	3.885	3.851	3.868	3.851	3.952	3.868	3.868	3.868	3.868	3.868
1,000,000	3.945	4.077	4.301	3.962	4.307	3.962	3.933	3.945	3.933	4.031	3.945	3.945	3.945	3.945	3.945
1,100,000	4.244	4.390	4.655	4.276	4.655	4.276	4.231	4.244	4.231	4.345	4.244	4.244	4.244	4.244	4.244
1,200,000	4.540	4.706	5.003	4.575	5.003	4.575	4.526	4.540	4.526	4.651	4.540	4.540	4.540	4.540	4.540
1,300,000	4.739	4.926	5.247	4.784	5.247	4.784	4.724	4.739	4.724	4.866	4.739	4.739	4.739	4.739	4.739
1,400,000	4.927	5.120	5.474	4.967	5.482	4.967	4.902	4.927	4.902	5.055	4.927	4.927	4.927	4.927	4.927
1,500,000	5.106	5.313	5.710	5.158	5.701	5.158	5.080	5.106	5.080	5.244	5.106	5.106	5.106	5.106	5.106
1,600,000	5.272	5.502	5.925	5.336	5.925	5.336	5.253	5.272	5.253	5.428	5.272	5.272	5.272	5.272	5.272
1,700,000	5.435	5.679	6.129	5.503	6.139	5.503	5.415	5.435	5.415	5.601	5.435	5.435	5.435	5.435	5.435
1,800,000	5.599	5.858	6.345	5.672	6.355	5.672	5.579	5.599	5.579	5.775	5.599	5.599	5.599	5.599	5.599
1,900,000	5.823	6.096	6.610	5.910	6.621	5.910	5.801	5.823	5.801	6.009	5.823	5.823	5.823	5.823	5.823
2,000,000	6.049	6.337	6.889	6.141	6.889	6.141	6.026	6.049	6.026	6.245	6.049	6.049	6.049	6.049	6.049
2,100,000	6.267	6.581	7.160	6.376	7.160	6.376	6.243	6.267	6.243	6.472	6.267	6.267	6.267	6.267	6.267
2,200,000	6.489	6.818	7.426	6.603	7.426	6.603	6.452	6.489	6.452	6.705	6.489	6.489	6.489	6.489	6.489
2,300,000	6.705	7.049	7.697	6.837	7.697	6.837	6.679	6.705	6.679	6.943	6.705	6.705	6.705	6.705	6.705
2,400,000	6.914	7.273	7.963	7.066	7.963	7.066	6.886	6.914	6.886	7.162	6.914	6.914	6.914	6.914	6.914
2,500,000	7.130	7.504	8.223	7.288	8.223	7.288	7.101	7.130	7.101	7.389	7.130	7.130	7.130	7.130	7.130
2,600,000	7.340	7.729	8.492	7.520	8.477	7.520	7.296	7.340	7.296	7.595	7.340	7.340	7.340	7.340	7.340
2,700,000	7.545	7.949	8.741	7.731	8.741	7.731	7.514	7.545	7.514	7.825	7.545	7.545	7.545	7.545	7.545
2,800,000	7.744	8.163	9.000	7.953	8.984	7.953	7.712	7.744	7.712	8.034	7.744	7.744	7.744	7.744	7.744
2,900,000	7.954	8.388	9.255	8.187	9.238	8.187	7.921	7.954	7.921	8.254	7.954	7.954	7.954	7.954	7.954
3,000,000	8.159	8.608	9.505	8.401	9.488	8.401	8.108	8.159	8.108	8.453	8.159	8.159	8.159	8.159	8.159
3,100,000	8.360	8.823	9.768	8.609	9.732	8.609	8.324	8.360	8.324	8.681	8.360	8.360	8.360	8.360	8.360
3,200,000	8.556	9.034	10.010	8.832	9.991	8.832	8.501	8.556	8.501	8.887	8.556	8.556	8.556	8.556	8.556
3,300,000	8.766	9.260	10.247	9.032	10.247	9.032	8.710	8.766	8.710	9.089	8.766	8.766	8.766	8.766	8.766
3,400,000	8.954	9.482	10.537	9.267	10.498	9.267	8.915	8.954	8.915	9.325	8.954	8.954	8.954	8.954	8.954
3,500,000	9.177	9.720	10.807	9.499	10.767	9.499	9.137	9.177	9.137	9.539	9.177	9.177	9.177	9.177	9.177
3,600,000	9.398	9.957	11.075	9.708	11.033	9.708	9.356	9.398	9.356	9.770	9.398	9.398	9.398	9.398	9.398
3,700,000	9.595	10.191	11.340	9.935	11.318	9.935	9.552	9.595	9.552	9.999	9.595	9.595	9.595	9.595	9.595
3,800,000	9.811	10.401	11.602	10.160	11.581	10.160	9.767	9.811	9.767	10.226	9.811	9.811	9.811	9.811	9.811
3,900,000	10.024	10.629	11.885	10.383	11.840	10.383	9.979	10.024	9.979	10.450	10.024	10.024	10.024	10.024	10.024
4,000,000	10.235	10.856	12.144	10.603	12.098	10.603	10.166	10.235	10.166	10.649	10.235	10.235	10.235	10.235	10.235
4,100,000	10.444	11.104	12.400	10.821	12.377	10.821	10.397	10.444	10.397	10.892	10.444	10.444	10.444	10.444	10.444
4,200,000	10.650	11.302	12.679	11.037	12.630	11.037	10.602	10.650	10.602	11.109	10.650	10.650	10.650	10.650	10.650
4,300,000	10.830	11.547	12.931	11.275	12.882	11.275	10.780	10.830	10.780	11.324	10.830	10.830	10.830	10.830	10.830
4,400,000	11.056	11.765	13.181	11.461	13.156	11.461	11.006	11.056	11.006	11.537	11.056	11.056	11.056	11.056	11.056
4,500,000	11.256	11.980	13.455	11.696	13.403	11.696	11.204	11.256	11.204	11.773	11.256	11.256	11.256	11.256	11.256
4,600,000	11.453	12.220	13.728	11.903	13.675	11.903	11.400	11.453	11.400	11.982	11.453	11.453	11.453	11.453	11.453
4,700,000	11.648	12.432	13.972	12.134	13.918	12.134	11.594	11.648	11.594	12.188	11.648	11.648	11.648	11.648	11.648
4,800,000	11.868	12.668	14.242	12.337	14.186	12.337	11.813	11.868	11.813	12.392	11.868	11.868	11.868	11.868	11.868
4,900,000	12.059	12.876	14.510	12.566	14.454	12.566	12.003	12.059	12.003	12.622	12.059	12.059	12.059	12.059	12.059
5,000,000	12.248	13.081	14.778	12.765	14.691	12.765	12.190	12.248	12.190	12.823	12.248	12.248	12.248	12.248	12.248
Ea Addl $000	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018

Amount of Insurance Factor: Equipment Breakdown - Lessor or Owner

Building Limit of Insurance	EB Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.104	0.080	0.080	0.104	0.104	0.074	0.074	0.074	0.092	0.092	0.104	0.104	0.080	0.080	0.104
10,000	0.144	0.119	0.119	0.144	0.144	0.112	0.112	0.112	0.132	0.132	0.144	0.144	0.119	0.119	0.144
15,000	0.177	0.151	0.151	0.177	0.177	0.144	0.144	0.144	0.164	0.164	0.177	0.177	0.151	0.151	0.177
20,000	0.205	0.180	0.180	0.205	0.205	0.173	0.173	0.173	0.193	0.193	0.205	0.205	0.180	0.180	0.205
25,000	0.232	0.207	0.207	0.232	0.232	0.200	0.200	0.200	0.220	0.220	0.232	0.232	0.207	0.207	0.232
30,000	0.256	0.232	0.232	0.256	0.256	0.225	0.225	0.225	0.245	0.245	0.256	0.256	0.232	0.232	0.256
35,000	0.279	0.256	0.256	0.279	0.279	0.249	0.249	0.249	0.268	0.268	0.279	0.279	0.256	0.256	0.279
40,000	0.301	0.279	0.279	0.301	0.301	0.272	0.272	0.272	0.291	0.291	0.301	0.301	0.279	0.279	0.301
45,000	0.323	0.301	0.301	0.323	0.323	0.295	0.295	0.295	0.313	0.313	0.323	0.323	0.301	0.301	0.323
50,000	0.343	0.322	0.322	0.343	0.343	0.316	0.316	0.316	0.334	0.334	0.343	0.343	0.322	0.322	0.343
55,000	0.364	0.343	0.343	0.364	0.364	0.337	0.337	0.337	0.354	0.354	0.364	0.364	0.343	0.343	0.364
60,000	0.383	0.363	0.363	0.383	0.383	0.357	0.357	0.357	0.374	0.374	0.383	0.383	0.363	0.363	0.383
65,000	0.402	0.383	0.383	0.402	0.402	0.377	0.377	0.377	0.393	0.393	0.402	0.402	0.383	0.383	0.402
70,000	0.425	0.406	0.406	0.425	0.425	0.401	0.401	0.401	0.417	0.417	0.425	0.425	0.406	0.406	0.425
75,000	0.449	0.431	0.431	0.449	0.449	0.425	0.425	0.425	0.441	0.441	0.449	0.449	0.431	0.431	0.449
80,000	0.474	0.456	0.456	0.474	0.474	0.450	0.450	0.450	0.466	0.466	0.474	0.474	0.456	0.456	0.474
85,000	0.498	0.479	0.479	0.498	0.498	0.474	0.474	0.474	0.489	0.489	0.498	0.498	0.479	0.479	0.498
90,000	0.522	0.504	0.504	0.522	0.522	0.499	0.499	0.499	0.514	0.514	0.522	0.522	0.504	0.504	0.522
95,000	0.545	0.528	0.528	0.545	0.545	0.523	0.523	0.523	0.538	0.538	0.545	0.545	0.528	0.528	0.545
100,000	0.569	0.552	0.552	0.569	0.569	0.547	0.547	0.547	0.561	0.561	0.569	0.569	0.552	0.552	0.569
110,000	0.615	0.599	0.599	0.615	0.615	0.594	0.594	0.594	0.608	0.608	0.615	0.615	0.599	0.599	0.615
120,000	0.661	0.646	0.646	0.661	0.661	0.641	0.641	0.641	0.654	0.654	0.661	0.661	0.646	0.646	0.661
130,000	0.707	0.694	0.694	0.707	0.707	0.690	0.690	0.690	0.701	0.701	0.707	0.707	0.694	0.694	0.707
140,000	0.754	0.742	0.742	0.754	0.754	0.738	0.738	0.738	0.748	0.748	0.754	0.754	0.742	0.742	0.754
150,000	0.800	0.790	0.790	0.800	0.800	0.787	0.787	0.787	0.795	0.795	0.800	0.800	0.790	0.790	0.800
160,000	0.846	0.838	0.838	0.846	0.846	0.834	0.834	0.834	0.842	0.842	0.846	0.846	0.838	0.838	0.846
170,000	0.887	0.880	0.880	0.887	0.887	0.878	0.878	0.878	0.884	0.884	0.887	0.887	0.880	0.880	0.887
180,000	0.925	0.921	0.921	0.925	0.925	0.920	0.920	0.920	0.923	0.923	0.925	0.925	0.921	0.921	0.925
190,000	0.962	0.960	0.960	0.962	0.962	0.960	0.960	0.960	0.961	0.961	0.962	0.962	0.960	0.960	0.962
200,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210,000	1.045	1.047	1.047	1.045	1.045	1.047	1.047	1.047	1.045	1.045	1.045	1.045	1.047	1.047	1.045
220,000	1.087	1.092	1.092	1.087	1.087	1.093	1.093	1.093	1.089	1.089	1.087	1.087	1.092	1.092	1.087
230,000	1.130	1.137	1.137	1.130	1.130	1.139	1.139	1.139	1.133	1.133	1.130	1.130	1.137	1.137	1.130
240,000	1.173	1.182	1.182	1.173	1.173	1.185	1.185	1.185	1.177	1.177	1.173	1.173	1.182	1.182	1.173
250,000	1.216	1.229	1.229	1.216	1.216	1.233	1.233	1.233	1.222	1.222	1.216	1.216	1.229	1.229	1.216
260,000	1.259	1.272	1.272	1.259	1.259	1.277	1.277	1.277	1.265	1.265	1.259	1.259	1.272	1.272	1.259
270,000	1.302	1.318	1.318	1.302	1.302	1.325	1.325	1.325	1.309	1.309	1.302	1.302	1.318	1.318	1.302
280,000	1.345	1.364	1.364	1.345	1.345	1.370	1.370	1.370	1.354	1.354	1.345	1.345	1.364	1.364	1.345
290,000	1.388	1.409	1.409	1.388	1.388	1.417	1.417	1.417	1.397	1.397	1.388	1.388	1.409	1.409	1.388
300,000	1.432	1.455	1.455	1.432	1.432	1.463	1.463	1.463	1.441	1.441	1.432	1.432	1.455	1.455	1.432
310,000	1.475	1.501	1.501	1.475	1.475	1.511	1.511	1.511	1.486	1.486	1.475	1.475	1.501	1.501	1.475
320,000	1.518	1.547	1.547	1.518	1.518	1.557	1.557	1.557	1.530	1.530	1.518	1.518	1.547	1.547	1.518
330,000	1.562	1.594	1.594	1.562	1.562	1.604	1.604	1.604	1.576	1.576	1.562	1.562	1.594	1.594	1.562
340,000	1.606	1.641	1.641	1.606	1.606	1.652	1.652	1.652	1.621	1.621	1.606	1.606	1.641	1.641	1.606
350,000	1.650	1.687	1.687	1.650	1.650	1.699	1.699	1.699	1.665	1.665	1.650	1.650	1.687	1.687	1.650
360,000	1.691	1.734	1.734	1.691	1.691	1.748	1.748	1.748	1.709	1.709	1.691	1.691	1.734	1.734	1.691
370,000	1.736	1.780	1.780	1.736	1.736	1.794	1.794	1.794	1.754	1.754	1.736	1.736	1.780	1.780	1.736
380,000	1.779	1.827	1.827	1.779	1.779	1.841	1.841	1.841	1.800	1.800	1.779	1.779	1.827	1.827	1.779
390,000	1.824	1.873	1.873	1.824	1.824	1.890	1.890	1.890	1.845	1.845	1.824	1.824	1.873	1.873	1.824
400,000	1.868	1.921	1.921	1.868	1.868	1.938	1.938	1.938	1.892	1.892	1.868	1.868	1.921	1.921	1.868
425,000	1.963	2.022	2.022	1.963	1.963	2.043	2.043	2.043	1.989	1.989	1.963	1.963	2.022	2.022	1.963
450,000	2.060	2.128	2.128	2.060	2.060	2.150	2.150	2.150	2.090	2.090	2.060	2.060	2.128	2.128	2.060
475,000	2.156	2.232	2.232	2.156	2.156	2.256	2.256	2.256	2.190	2.190	2.156	2.156	2.232	2.232	2.156
500,000	2.254	2.335	2.335	2.254	2.254	2.366	2.366	2.366	2.288	2.288	2.254	2.254	2.335	2.335	2.254
525,000	2.351	2.439	2.439	2.351	2.351	2.472	2.472	2.472	2.389	2.389	2.351	2.351	2.439	2.439	2.351
550,000	2.446	2.542	2.542	2.446	2.446	2.576	2.576	2.576	2.486	2.486	2.446	2.446	2.542	2.542	2.446
575,000	2.542	2.646	2.646	2.542	2.542	2.686	2.686	2.686	2.588	2.588	2.542	2.542	2.646	2.646	2.542
600,000	2.637	2.750	2.750	2.637	2.637	2.791	2.791	2.791	2.685	2.685	2.637	2.637	2.750	2.750	2.637

Amount of Insurance Factor: Equipment Breakdown - Lessor or Owner

Building Limit of Insurance	EB Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	2.734	2.855	2.855	2.734	2.734	2.898	2.898	2.898	2.784	2.784	2.734	2.734	2.855	2.855	2.734
650,000	2.829	2.960	2.960	2.829	2.829	3.005	3.005	3.005	2.885	2.885	2.829	2.829	2.960	2.960	2.829
675,000	2.911	3.051	3.051	2.911	2.911	3.097	3.097	3.097	2.969	2.969	2.911	2.911	3.051	3.051	2.911
700,000	2.995	3.140	3.140	2.995	2.995	3.192	3.192	3.192	3.055	3.055	2.995	2.995	3.140	3.140	2.995
725,000	3.077	3.227	3.227	3.077	3.077	3.285	3.285	3.285	3.139	3.139	3.077	3.077	3.227	3.227	3.077
750,000	3.157	3.321	3.321	3.157	3.157	3.377	3.377	3.377	3.226	3.226	3.157	3.157	3.321	3.321	3.157
775,000	3.240	3.409	3.409	3.240	3.240	3.467	3.467	3.467	3.311	3.311	3.240	3.240	3.409	3.409	3.240
800,000	3.317	3.496	3.496	3.317	3.317	3.556	3.556	3.556	3.390	3.390	3.317	3.317	3.496	3.496	3.317
825,000	3.397	3.582	3.582	3.397	3.397	3.648	3.648	3.648	3.477	3.477	3.397	3.397	3.582	3.582	3.397
850,000	3.480	3.671	3.671	3.480	3.480	3.739	3.739	3.739	3.558	3.558	3.480	3.480	3.671	3.671	3.480
875,000	3.557	3.753	3.753	3.557	3.557	3.829	3.829	3.829	3.638	3.638	3.557	3.557	3.753	3.753	3.557
900,000	3.633	3.840	3.840	3.633	3.633	3.917	3.917	3.917	3.721	3.721	3.633	3.633	3.840	3.840	3.633
925,000	3.712	3.925	3.925	3.712	3.712	4.005	4.005	4.005	3.803	3.803	3.712	3.712	3.925	3.925	3.712
950,000	3.791	4.015	4.015	3.791	3.791	4.097	4.097	4.097	3.884	3.884	3.791	3.791	4.015	4.015	3.791
975,000	3.868	4.098	4.098	3.868	3.868	4.182	4.182	4.182	3.964	3.964	3.868	3.868	4.098	4.098	3.868
1,000,000	3.945	4.180	4.180	3.945	3.945	4.272	4.272	4.272	4.042	4.042	3.945	3.945	4.180	4.180	3.945
1,100,000	4.244	4.516	4.516	4.244	4.244	4.617	4.617	4.617	4.358	4.358	4.244	4.244	4.516	4.516	4.244
1,200,000	4.540	4.844	4.844	4.540	4.540	4.954	4.954	4.954	4.671	4.671	4.540	4.540	4.844	4.844	4.540
1,300,000	4.739	5.076	5.076	4.739	4.739	5.195	5.195	5.195	4.881	4.881	4.739	4.739	5.076	5.076	4.739
1,400,000	4.927	5.289	5.289	4.927	4.927	5.426	5.426	5.426	5.072	5.072	4.927	4.927	5.289	5.289	4.927
1,500,000	5.106	5.494	5.494	5.106	5.106	5.641	5.641	5.641	5.261	5.261	5.106	5.106	5.494	5.494	5.106
1,600,000	5.272	5.695	5.695	5.272	5.272	5.860	5.860	5.860	5.446	5.446	5.272	5.272	5.695	5.695	5.272
1,700,000	5.435	5.894	5.894	5.435	5.435	6.070	6.070	6.070	5.621	5.621	5.435	5.435	5.894	5.894	5.435
1,800,000	5.599	6.086	6.086	5.599	5.599	6.272	6.272	6.272	5.796	5.796	5.599	5.599	6.086	6.086	5.599
1,900,000	5.823	6.337	6.337	5.823	5.823	6.533	6.533	6.533	6.031	6.031	5.823	5.823	6.337	6.337	5.823
2,000,000	6.049	6.590	6.590	6.049	6.049	6.808	6.808	6.808	6.268	6.268	6.049	6.049	6.590	6.590	6.049
2,100,000	6.267	6.847	6.847	6.267	6.267	7.076	7.076	7.076	6.508	6.508	6.267	6.267	6.847	6.847	6.267
2,200,000	6.489	7.097	7.097	6.489	6.489	7.337	7.337	7.337	6.730	6.730	6.489	6.489	7.097	7.097	6.489
2,300,000	6.705	7.340	7.340	6.705	6.705	7.591	7.591	7.591	6.970	6.970	6.705	6.705	7.340	7.340	6.705
2,400,000	6.914	7.590	7.590	6.914	6.914	7.852	7.852	7.852	7.190	7.190	6.914	6.914	7.590	7.590	6.914
2,500,000	7.130	7.820	7.820	7.130	7.130	8.108	8.108	8.108	7.418	7.418	7.130	7.130	7.820	7.820	7.130
2,600,000	7.340	8.058	8.058	7.340	7.340	8.357	8.357	8.357	7.639	7.639	7.340	7.340	8.058	8.058	7.340
2,700,000	7.545	8.306	8.306	7.545	7.545	8.616	8.616	8.616	7.856	7.856	7.545	7.545	8.306	8.306	7.545
2,800,000	7.744	8.533	8.533	7.744	7.744	8.855	8.855	8.855	8.066	8.066	7.744	7.744	8.533	8.533	7.744
2,900,000	7.954	8.771	8.771	7.954	7.954	9.105	9.105	9.105	8.287	8.287	7.954	7.954	8.771	8.771	7.954
3,000,000	8.159	9.005	9.005	8.159	8.159	9.350	9.350	9.350	8.487	8.487	8.159	8.159	9.005	9.005	8.159
3,100,000	8.360	9.233	9.233	8.360	8.360	9.590	9.590	9.590	8.716	8.716	8.360	8.360	9.233	9.233	8.360
3,200,000	8.556	9.458	9.458	8.556	8.556	9.826	9.826	9.826	8.924	8.924	8.556	8.556	9.458	9.458	8.556
3,300,000	8.766	9.696	9.696	8.766	8.766	10.076	10.076	10.076	9.146	9.146	8.766	8.766	9.696	9.696	8.766
3,400,000	8.954	9.931	9.931	8.954	8.954	10.342	10.342	10.342	9.364	9.364	8.954	8.954	9.931	9.931	8.954
3,500,000	9.177	10.183	10.183	9.177	9.177	10.606	10.606	10.606	9.580	9.580	9.177	9.177	10.183	10.183	9.177
3,600,000	9.398	10.454	10.454	9.398	9.398	10.868	10.868	10.868	9.812	9.812	9.398	9.398	10.454	10.454	9.398
3,700,000	9.595	10.701	10.701	9.595	9.595	11.127	11.127	11.127	10.042	10.042	9.595	9.595	10.701	10.701	9.595
3,800,000	9.811	10.947	10.947	9.811	9.811	11.384	11.384	11.384	10.270	10.270	9.811	9.811	10.947	10.947	9.811
3,900,000	10.024	11.190	11.190	10.024	10.024	11.639	11.639	11.639	10.495	10.495	10.024	10.024	11.190	11.190	10.024
4,000,000	10.235	11.431	11.431	10.235	10.235	11.891	11.891	11.891	10.718	10.718	10.235	10.235	11.431	11.431	10.235
4,100,000	10.444	11.670	11.670	10.444	10.444	12.165	12.165	12.165	10.939	10.939	10.444	10.444	11.670	11.670	10.444
4,200,000	10.650	11.930	11.930	10.650	10.650	12.413	12.413	12.413	11.157	11.157	10.650	10.650	11.930	11.930	10.650
4,300,000	10.830	12.165	12.165	10.830	10.830	12.659	12.659	12.659	11.374	11.374	10.830	10.830	12.165	12.165	10.830
4,400,000	11.056	12.397	12.397	11.056	11.056	12.928	12.928	12.928	11.587	11.587	11.056	11.056	12.397	12.397	11.056
4,500,000	11.256	12.653	12.653	11.256	11.256	13.196	13.196	13.196	11.825	11.825	11.256	11.256	12.653	12.653	11.256
4,600,000	11.453	12.881	12.881	11.453	11.453	13.437	13.437	13.437	12.035	12.035	11.453	11.453	12.881	12.881	11.453
4,700,000	11.648	13.134	13.134	11.648	11.648	13.702	13.702	13.702	12.242	12.242	11.648	11.648	13.134	13.134	11.648
4,800,000	11.868	13.386	13.386	11.868	11.868	13.966	13.966	13.966	12.448	12.448	11.868	11.868	13.386	13.386	11.868
4,900,000	12.059	13.609	13.609	12.059	12.059	14.200	14.200	14.200	12.679	12.679	12.059	12.059	13.609	13.609	12.059
5,000,000	12.248	13.829	13.829	12.248	12.248	14.461	14.461	14.461	12.880	12.880	12.248	12.248	13.829	13.829	12.248
Ea Addl $000	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018	0.0018

Amount of Insurance Factor: Equipment Breakdown - Tenant

BPP Limit of Insurance	EB Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
5,000	0.080	0.080	0.070	0.060	0.080	0.060	0.085	0.087	0.090	0.093	0.109	0.080	0.080	0.080	0.080
10,000	0.207	0.207	0.191	0.171	0.207	0.171	0.217	0.220	0.225	0.229	0.255	0.207	0.207	0.207	0.207
15,000	0.316	0.316	0.297	0.274	0.316	0.274	0.327	0.330	0.335	0.340	0.367	0.316	0.316	0.316	0.316
20,000	0.420	0.420	0.402	0.378	0.420	0.378	0.431	0.433	0.439	0.444	0.469	0.420	0.420	0.420	0.420
25,000	0.516	0.516	0.499	0.477	0.516	0.477	0.526	0.527	0.533	0.537	0.559	0.516	0.516	0.516	0.516
30,000	0.596	0.596	0.583	0.564	0.596	0.564	0.605	0.606	0.610	0.614	0.632	0.596	0.596	0.596	0.596
35,000	0.693	0.693	0.682	0.667	0.693	0.667	0.701	0.701	0.704	0.708	0.722	0.693	0.693	0.693	0.693
40,000	0.772	0.772	0.764	0.754	0.772	0.754	0.777	0.778	0.780	0.782	0.792	0.772	0.772	0.772	0.772
45,000	0.872	0.872	0.868	0.863	0.872	0.863	0.875	0.875	0.876	0.877	0.882	0.872	0.872	0.872	0.872
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.081	1.081	1.086	1.091	1.081	1.091	1.078	1.077	1.076	1.075	1.069	1.081	1.081	1.081	1.081
60,000	1.156	1.156	1.169	1.182	1.156	1.182	1.151	1.151	1.147	1.145	1.134	1.156	1.156	1.156	1.156
65,000	1.229	1.229	1.251	1.271	1.229	1.271	1.219	1.219	1.214	1.212	1.195	1.229	1.229	1.229	1.229
70,000	1.299	1.299	1.330	1.358	1.299	1.358	1.288	1.287	1.281	1.277	1.254	1.299	1.299	1.299	1.299
75,000	1.370	1.370	1.409	1.445	1.370	1.445	1.355	1.353	1.346	1.340	1.313	1.370	1.370	1.370	1.370
80,000	1.438	1.438	1.486	1.530	1.438	1.530	1.419	1.418	1.410	1.402	1.370	1.438	1.438	1.438	1.438
85,000	1.506	1.506	1.564	1.615	1.506	1.615	1.484	1.484	1.474	1.464	1.426	1.506	1.506	1.506	1.506
90,000	1.575	1.575	1.640	1.701	1.575	1.701	1.550	1.548	1.537	1.526	1.481	1.575	1.575	1.575	1.575
95,000	1.640	1.640	1.716	1.782	1.640	1.782	1.611	1.609	1.596	1.585	1.535	1.640	1.640	1.640	1.640
100,000	1.704	1.704	1.786	1.864	1.704	1.864	1.672	1.670	1.656	1.642	1.588	1.704	1.704	1.704	1.704
110,000	1.828	1.828	1.932	2.024	1.828	2.024	1.791	1.789	1.771	1.753	1.690	1.828	1.828	1.828	1.828
120,000	1.951	1.951	2.074	2.184	1.951	2.184	1.906	1.903	1.884	1.865	1.788	1.951	1.951	1.951	1.951
130,000	2.072	2.072	2.213	2.340	2.072	2.340	2.018	2.018	1.994	1.971	1.885	2.072	2.072	2.072	2.072
140,000	2.190	2.190	2.349	2.498	2.190	2.498	2.131	2.128	2.100	2.075	1.980	2.190	2.190	2.190	2.190
150,000	2.304	2.304	2.484	2.649	2.304	2.649	2.238	2.235	2.205	2.178	2.070	2.304	2.304	2.304	2.304
160,000	2.413	2.413	2.614	2.797	2.413	2.797	2.342	2.339	2.307	2.275	2.160	2.413	2.413	2.413	2.413
170,000	2.526	2.526	2.744	2.948	2.526	2.948	2.445	2.441	2.407	2.373	2.247	2.526	2.526	2.526	2.526
180,000	2.632	2.632	2.869	3.092	2.632	3.092	2.545	2.545	2.506	2.470	2.333	2.632	2.632	2.632	2.632
190,000	2.740	2.740	2.998	3.241	2.740	3.241	2.649	2.645	2.603	2.565	2.417	2.740	2.740	2.740	2.740
200,000	2.848	2.848	3.124	3.384	2.848	3.384	2.748	2.744	2.700	2.656	2.504	2.848	2.848	2.848	2.848
210,000	2.953	2.953	3.247	3.528	2.953	3.528	2.843	2.843	2.793	2.747	2.583	2.953	2.953	2.953	2.953
220,000	3.058	3.058	3.375	3.670	3.058	3.670	2.939	2.944	2.891	2.842	2.671	3.058	3.058	3.058	3.058
230,000	3.160	3.160	3.496	3.813	3.160	3.813	3.036	3.036	2.981	2.930	2.746	3.160	3.160	3.160	3.160
240,000	3.259	3.259	3.614	3.955	3.259	3.955	3.130	3.130	3.072	3.019	2.827	3.259	3.259	3.259	3.259
250,000	3.360	3.360	3.735	4.095	3.360	4.095	3.225	3.225	3.165	3.110	2.905	3.360	3.360	3.360	3.360
260,000	3.463	3.463	3.858	4.233	3.463	4.233	3.318	3.323	3.255	3.193	2.985	3.463	3.463	3.463	3.463
270,000	3.559	3.559	3.974	4.374	3.559	4.374	3.413	3.413	3.348	3.283	3.062	3.559	3.559	3.559	3.559
280,000	3.657	3.657	4.094	4.514	3.657	4.514	3.500	3.506	3.433	3.366	3.142	3.657	3.657	3.657	3.657
290,000	3.758	3.758	4.211	4.646	3.758	4.646	3.590	3.596	3.521	3.451	3.219	3.758	3.758	3.758	3.758
300,000	3.852	3.852	4.326	4.788	3.852	4.788	3.684	3.684	3.612	3.534	3.288	3.852	3.852	3.852	3.852
310,000	3.949	3.949	4.445	4.923	3.949	4.923	3.770	3.776	3.695	3.621	3.367	3.949	3.949	3.949	3.949
320,000	4.045	4.045	4.563	5.062	4.045	5.062	3.859	3.866	3.782	3.706	3.443	4.045	4.045	4.045	4.045
330,000	4.138	4.138	4.679	5.201	4.138	5.201	3.947	3.953	3.868	3.788	3.518	4.138	4.138	4.138	4.138
340,000	4.236	4.236	4.794	5.331	4.236	5.331	4.032	4.039	3.951	3.869	3.590	4.236	4.236	4.236	4.236
350,000	4.333	4.333	4.914	5.467	4.333	5.467	4.123	4.130	4.039	3.955	3.668	4.333	4.333	4.333	4.333
360,000	4.428	4.428	5.026	5.609	4.428	5.609	4.212	4.219	4.126	4.039	3.737	4.428	4.428	4.428	4.428
370,000	4.514	4.514	5.143	5.742	4.514	5.742	4.299	4.307	4.211	4.114	3.811	4.514	4.514	4.514	4.514
380,000	4.613	4.613	5.259	5.875	4.613	5.875	4.385	4.393	4.286	4.195	3.884	4.613	4.613	4.613	4.613
390,000	4.703	4.703	5.366	6.014	4.703	6.014	4.469	4.477	4.376	4.274	3.955	4.703	4.703	4.703	4.703
400,000	4.792	4.792	5.480	6.144	4.792	6.144	4.560	4.568	4.456	4.360	4.024	4.792	4.792	4.792	4.792
425,000	5.024	5.024	5.763	6.477	5.024	6.477	4.769	4.777	4.658	4.556	4.199	5.024	5.024	5.024	5.024
450,000	5.247	5.247	6.039	6.813	5.247	6.813	4.977	4.986	4.860	4.752	4.374	5.247	5.247	5.247	5.247
475,000	5.472	5.472	6.318	7.135	5.472	7.135	5.178	5.187	5.064	4.940	4.551	5.472	5.472	5.472	5.472
500,000	5.690	5.690	6.600	7.470	5.690	7.470	5.380	5.390	5.260	5.130	4.720	5.690	5.690	5.690	5.690
525,000	5.901	5.901	6.867	7.791	5.901	7.791	5.576	5.597	5.450	5.313	4.883	5.901	5.901	5.901	5.901
550,000	6.127	6.127	7.139	8.118	6.127	8.118	5.775	5.786	5.643	5.500	5.060	6.127	6.127	6.127	6.127
575,000	6.337	6.337	7.406	8.441	6.337	8.441	5.969	5.980	5.831	5.681	5.221	6.337	6.337	6.337	6.337
600,000	6.552	6.552	7.680	8.748	6.552	8.748	6.168	6.180	6.024	5.868	5.376	6.552	6.552	6.552	6.552

Amount of Insurance: Equipment Breakdown - Tenant

BPP Limit of Insurance	EB Class Group														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
625,000	6.750	6.750	7.938	9.063	6.750	9.063	6.363	6.375	6.213	6.050	5.538	6.750	6.750	6.750	6.750
650,000	6.968	6.968	8.203	9.386	6.968	9.386	6.552	6.578	6.396	6.227	5.694	6.968	6.968	6.968	6.968
675,000	7.169	7.169	8.465	9.707	7.169	9.707	6.737	6.764	6.575	6.399	5.859	7.169	7.169	7.169	7.169
700,000	7.378	7.378	8.722	10.010	7.378	10.010	6.930	6.944	6.762	6.580	6.020	7.378	7.378	7.378	7.378
725,000	7.569	7.569	8.976	10.324	7.569	10.324	7.120	7.134	6.946	6.757	6.177	7.569	7.569	7.569	7.569
750,000	7.770	7.770	9.240	10.635	7.770	10.635	7.305	7.320	7.110	6.930	6.330	7.770	7.770	7.770	7.770
775,000	7.983	7.983	9.502	10.943	7.983	10.943	7.487	7.502	7.301	7.099	6.479	7.983	7.983	7.983	7.983
800,000	8.176	8.176	9.760	11.248	8.176	11.248	7.664	7.696	7.472	7.264	6.624	8.176	8.176	8.176	8.176
825,000	8.366	8.366	9.999	11.550	8.366	11.550	7.838	7.871	7.656	7.442	6.782	8.366	8.366	8.366	8.366
850,000	8.568	8.568	10.251	11.866	8.568	11.866	8.024	8.058	7.820	7.599	6.936	8.568	8.568	8.568	8.568
875,000	8.750	8.750	10.500	12.163	8.750	12.163	8.208	8.243	7.998	7.770	7.088	8.750	8.750	8.750	8.750
900,000	8.964	8.964	10.764	12.474	8.964	12.474	8.388	8.406	8.172	7.938	7.236	8.964	8.964	8.964	8.964
925,000	9.139	9.139	11.008	12.765	9.139	12.765	8.566	8.584	8.344	8.103	7.382	9.139	9.139	9.139	9.139
950,000	9.348	9.348	11.267	13.072	9.348	13.072	8.740	8.778	8.512	8.265	7.524	9.348	9.348	9.348	9.348
975,000	9.516	9.516	11.505	13.377	9.516	13.377	8.912	8.931	8.678	8.424	7.664	9.516	9.516	9.516	9.516
1,000,000	9.720	9.720	11.760	13.680	9.720	13.680	9.080	9.120	8.860	8.600	7.820	9.720	9.720	9.720	9.720
1,100,000	10.472	10.472	12.738	14.872	10.472	14.872	9.768	9.812	9.504	9.240	8.382	10.472	10.472	10.472	10.472
1,200,000	11.208	11.208	13.680	16.032	11.208	16.032	10.440	10.488	10.152	9.864	8.952	11.208	11.208	11.208	11.208
1,300,000	11.934	11.934	14.638	17.212	11.934	17.212	11.102	11.154	10.816	10.478	9.516	11.934	11.934	11.934	11.934
1,400,000	12.628	12.628	15.596	18.368	12.628	18.368	11.760	11.816	11.424	11.088	10.052	12.628	12.628	12.628	12.628
1,500,000	13.350	13.350	16.500	19.500	13.350	19.500	12.390	12.450	12.060	11.670	10.590	13.350	13.350	13.350	13.350
1,600,000	14.048	14.048	17.440	20.640	14.048	20.640	13.024	13.088	12.672	12.256	11.136	14.048	14.048	14.048	14.048
1,700,000	14.722	14.722	18.360	21.760	14.722	21.760	13.668	13.736	13.294	12.852	11.662	14.722	14.722	14.722	14.722
1,800,000	15.408	15.408	19.260	22.896	15.408	22.896	14.292	14.364	13.860	13.428	12.168	15.408	15.408	15.408	15.408
1,900,000	16.074	16.074	20.140	23.978	16.074	23.978	14.896	14.972	14.478	14.022	12.692	16.074	16.074	16.074	16.074
2,000,000	16.720	16.720	21.080	25.080	16.720	25.080	15.480	15.560	15.080	14.560	13.200	16.720	16.720	16.720	16.720
2,100,000	17.388	17.388	21.924	26.166	17.388	26.166	16.086	16.170	15.624	15.120	13.692	17.388	17.388	17.388	17.388
2,200,000	18.040	18.040	22.836	27.280	18.040	27.280	16.676	16.808	16.192	15.664	14.168	18.040	18.040	18.040	18.040
2,300,000	18.676	18.676	23.690	28.382	18.676	28.382	17.250	17.342	16.790	16.192	14.674	18.676	18.676	18.676	18.676
2,400,000	19.344	19.344	24.576	29.424	19.344	29.424	17.856	17.952	17.328	16.752	15.216	19.344	19.344	19.344	19.344
2,500,000	19.950	19.950	25.450	30.500	19.950	30.500	18.400	18.550	17.900	17.300	15.650	19.950	19.950	19.950	19.950
2,600,000	20.592	20.592	26.312	31.564	20.592	31.564	18.980	19.136	18.460	17.836	16.120	20.592	20.592	20.592	20.592
2,700,000	21.222	21.222	27.162	32.670	21.222	32.670	19.548	19.710	19.008	18.360	16.632	21.222	21.222	21.222	21.222
2,800,000	21.840	21.840	28.000	33.712	21.840	33.712	20.104	20.272	19.544	18.872	17.080	21.840	21.840	21.840	21.840
2,900,000	22.446	22.446	28.884	34.800	22.446	34.800	20.648	20.822	20.068	19.430	17.574	22.446	22.446	22.446	22.446
3,000,000	23.040	23.040	29.700	35.820	23.040	35.820	21.240	21.420	20.640	19.980	18.060	23.040	23.040	23.040	23.040
Ea Addl $000	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059

Amount of Insurance: Equipment Breakdown - Tenant

BPP Limit of Insurance	EB Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
5,000	0.080	0.103	0.122	0.088	0.074	0.080	0.080	0.080	0.080	0.080	0.080	0.080	0.122	0.122	0.080
10,000	0.207	0.245	0.274	0.220	0.199	0.207	0.207	0.207	0.207	0.207	0.207	0.207	0.274	0.274	0.207
15,000	0.316	0.357	0.386	0.328	0.306	0.316	0.316	0.316	0.316	0.316	0.316	0.316	0.386	0.386	0.316
20,000	0.420	0.460	0.486	0.432	0.411	0.420	0.420	0.420	0.420	0.420	0.420	0.420	0.486	0.486	0.420
25,000	0.516	0.551	0.574	0.525	0.507	0.516	0.516	0.516	0.516	0.516	0.516	0.516	0.574	0.574	0.516
30,000	0.596	0.625	0.644	0.604	0.590	0.596	0.596	0.596	0.596	0.596	0.596	0.596	0.644	0.644	0.596
35,000	0.693	0.717	0.731	0.699	0.688	0.693	0.693	0.693	0.693	0.693	0.693	0.693	0.731	0.731	0.693
40,000	0.772	0.788	0.797	0.776	0.769	0.772	0.772	0.772	0.772	0.772	0.772	0.772	0.797	0.797	0.772
45,000	0.872	0.881	0.886	0.874	0.870	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.886	0.886	0.872
50,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55,000	1.081	1.071	1.066	1.079	1.082	1.081	1.081	1.081	1.081	1.081	1.081	1.081	1.066	1.066	1.081
60,000	1.156	1.138	1.128	1.152	1.160	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.128	1.128	1.156
65,000	1.229	1.201	1.186	1.222	1.234	1.229	1.229	1.229	1.229	1.229	1.229	1.229	1.186	1.186	1.229
70,000	1.299	1.263	1.242	1.291	1.308	1.299	1.299	1.299	1.299	1.299	1.299	1.299	1.242	1.242	1.299
75,000	1.370	1.323	1.298	1.359	1.379	1.370	1.370	1.370	1.370	1.370	1.370	1.370	1.298	1.298	1.370
80,000	1.438	1.382	1.350	1.426	1.450	1.438	1.438	1.438	1.438	1.438	1.438	1.438	1.350	1.350	1.438
85,000	1.506	1.440	1.404	1.493	1.522	1.506	1.506	1.506	1.506	1.506	1.506	1.506	1.404	1.404	1.506
90,000	1.575	1.499	1.458	1.559	1.591	1.575	1.575	1.575	1.575	1.575	1.575	1.575	1.458	1.458	1.575
95,000	1.640	1.554	1.509	1.623	1.659	1.640	1.640	1.640	1.640	1.640	1.640	1.640	1.509	1.509	1.640
100,000	1.704	1.608	1.558	1.684	1.724	1.704	1.704	1.704	1.704	1.704	1.704	1.704	1.558	1.558	1.704
110,000	1.828	1.714	1.654	1.806	1.852	1.828	1.828	1.828	1.828	1.828	1.828	1.828	1.654	1.654	1.828
120,000	1.951	1.817	1.747	1.925	1.980	1.951	1.951	1.951	1.951	1.951	1.951	1.951	1.747	1.747	1.951
130,000	2.072	1.919	1.838	2.041	2.103	2.072	2.072	2.072	2.072	2.072	2.072	2.072	1.838	1.838	2.072
140,000	2.190	2.016	1.929	2.156	2.226	2.190	2.190	2.190	2.190	2.190	2.190	2.190	1.929	1.929	2.190
150,000	2.304	2.112	2.016	2.268	2.343	2.304	2.304	2.304	2.304	2.304	2.304	2.304	2.016	2.016	2.304
160,000	2.413	2.205	2.099	2.374	2.458	2.413	2.413	2.413	2.413	2.413	2.413	2.413	2.099	2.099	2.413
170,000	2.526	2.295	2.183	2.485	2.574	2.526	2.526	2.526	2.526	2.526	2.526	2.526	2.183	2.183	2.526
180,000	2.632	2.387	2.264	2.588	2.682	2.632	2.632	2.632	2.632	2.632	2.632	2.632	2.264	2.264	2.632
190,000	2.740	2.474	2.345	2.694	2.797	2.740	2.740	2.740	2.740	2.740	2.740	2.740	2.345	2.345	2.740
200,000	2.848	2.564	2.428	2.800	2.904	2.848	2.848	2.848	2.848	2.848	2.848	2.848	2.428	2.428	2.848
210,000	2.953	2.650	2.503	2.902	3.011	2.953	2.953	2.953	2.953	2.953	2.953	2.953	2.503	2.503	2.953
220,000	3.058	2.737	2.583	3.005	3.120	3.058	3.058	3.058	3.058	3.058	3.058	3.058	2.583	2.583	3.058
230,000	3.160	2.820	2.659	3.100	3.225	3.160	3.160	3.160	3.160	3.160	3.160	3.160	2.659	2.659	3.160
240,000	3.259	2.904	2.736	3.202	3.331	3.259	3.259	3.259	3.259	3.259	3.259	3.259	2.736	2.736	3.259
250,000	3.360	2.985	2.810	3.300	3.435	3.360	3.360	3.360	3.360	3.360	3.360	3.360	2.810	2.810	3.360
260,000	3.463	3.068	2.886	3.401	3.536	3.463	3.463	3.463	3.463	3.463	3.463	3.463	2.886	2.886	3.463
270,000	3.559	3.148	2.959	3.494	3.640	3.559	3.559	3.559	3.559	3.559	3.559	3.559	2.959	2.959	3.559
280,000	3.657	3.226	3.035	3.595	3.741	3.657	3.657	3.657	3.657	3.657	3.657	3.657	3.035	3.035	3.657
290,000	3.758	3.306	3.103	3.689	3.840	3.758	3.758	3.758	3.758	3.758	3.758	3.758	3.103	3.103	3.758
300,000	3.852	3.390	3.174	3.780	3.942	3.852	3.852	3.852	3.852	3.852	3.852	3.852	3.174	3.174	3.852
310,000	3.949	3.466	3.249	3.875	4.042	3.949	3.949	3.949	3.949	3.949	3.949	3.949	3.249	3.249	3.949
320,000	4.045	3.546	3.322	3.968	4.141	4.045	4.045	4.045	4.045	4.045	4.045	4.045	3.322	3.322	4.045
330,000	4.138	3.623	3.392	4.059	4.237	4.138	4.138	4.138	4.138	4.138	4.138	4.138	3.392	3.392	4.138
340,000	4.236	3.699	3.461	4.155	4.338	4.236	4.236	4.236	4.236	4.236	4.236	4.236	3.461	3.461	4.236
350,000	4.333	3.773	3.528	4.249	4.438	4.333	4.333	4.333	4.333	4.333	4.333	4.333	3.528	3.528	4.333
360,000	4.428	3.852	3.600	4.342	4.536	4.428	4.428	4.428	4.428	4.428	4.428	4.428	3.600	3.600	4.428
370,000	4.514	3.929	3.670	4.433	4.625	4.514	4.514	4.514	4.514	4.514	4.514	4.514	3.670	3.670	4.514
380,000	4.613	4.005	3.739	4.522	4.727	4.613	4.613	4.613	4.613	4.613	4.613	4.613	3.739	3.739	4.613
390,000	4.703	4.079	3.806	4.610	4.820	4.703	4.703	4.703	4.703	4.703	4.703	4.703	3.806	3.806	4.703
400,000	4.792	4.152	3.880	4.704	4.920	4.792	4.792	4.792	4.792	4.792	4.792	4.792	3.880	3.880	4.792
425,000	5.024	4.335	4.046	4.930	5.151	5.024	5.024	5.024	5.024	5.024	5.024	5.024	4.046	4.046	5.024
450,000	5.247	4.518	4.203	5.148	5.382	5.247	5.247	5.247	5.247	5.247	5.247	5.247	4.203	4.203	5.247
475,000	5.472	4.703	4.370	5.368	5.615	5.472	5.472	5.472	5.472	5.472	5.472	5.472	4.370	4.370	5.472
500,000	5.690	4.880	4.540	5.580	5.840	5.690	5.690	5.690	5.690	5.690	5.690	5.690	4.540	4.540	5.690
525,000	5.901	5.051	4.694	5.786	6.069	5.901	5.901	5.901	5.901	5.901	5.901	5.901	4.694	4.694	5.901
550,000	6.127	5.225	4.851	6.006	6.292	6.127	6.127	6.127	6.127	6.127	6.127	6.127	4.851	4.851	6.127
575,000	6.337	5.394	5.014	6.210	6.509	6.337	6.337	6.337	6.337	6.337	6.337	6.337	5.014	5.014	6.337
600,000	6.552	5.568	5.160	6.420	6.732	6.552	6.552	6.552	6.552	6.552	6.552	6.552	5.160	5.160	6.552

Amount of Insurance: Equipment Breakdown - Tenant

BPP Limit of Insurance	EB Class Group														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	99
625,000	6.750	5.738	5.313	6.625	6.950	6.750	6.750	6.750	6.750	6.750	6.750	6.750	5.313	5.313	6.750
650,000	6.968	5.902	5.473	6.825	7.163	6.968	6.968	6.968	6.968	6.968	6.968	6.968	5.473	5.473	6.968
675,000	7.169	6.062	5.616	7.020	7.371	7.169	7.169	7.169	7.169	7.169	7.169	7.169	5.616	5.616	7.169
700,000	7.378	6.230	5.768	7.224	7.588	7.378	7.378	7.378	7.378	7.378	7.378	7.378	5.768	5.768	7.378
725,000	7.569	6.395	5.916	7.424	7.787	7.569	7.569	7.569	7.569	7.569	7.569	7.569	5.916	5.916	7.569
750,000	7.770	6.555	6.075	7.620	7.995	7.770	7.770	7.770	7.770	7.770	7.770	7.770	6.075	6.075	7.770
775,000	7.983	6.712	6.216	7.812	8.215	7.983	7.983	7.983	7.983	7.983	7.983	7.983	6.216	6.216	7.983
800,000	8.176	6.880	6.352	8.016	8.416	8.176	8.176	8.176	8.176	8.176	8.176	8.176	6.352	6.352	8.176
825,000	8.366	7.029	6.501	8.201	8.613	8.366	8.366	8.366	8.366	8.366	8.366	8.366	6.501	6.501	8.366
850,000	8.568	7.191	6.647	8.398	8.823	8.568	8.568	8.568	8.568	8.568	8.568	8.568	6.647	6.647	8.568
875,000	8.750	7.350	6.790	8.575	9.013	8.750	8.750	8.750	8.750	8.750	8.750	8.750	6.790	6.790	8.750
900,000	8.964	7.488	6.930	8.784	9.216	8.964	8.964	8.964	8.964	8.964	8.964	8.964	6.930	6.930	8.964
925,000	9.139	7.659	7.067	8.973	9.417	9.139	9.139	9.139	9.139	9.139	9.139	9.139	7.067	7.067	9.139
950,000	9.348	7.809	7.220	9.158	9.614	9.348	9.348	9.348	9.348	9.348	9.348	9.348	7.220	7.220	9.348
975,000	9.516	7.956	7.352	9.341	9.809	9.516	9.516	9.516	9.516	9.516	9.516	9.516	7.352	7.352	9.516
1,000,000	9.720	8.120	7.500	9.540	10.020	9.720	9.720	9.720	9.720	9.720	9.720	9.720	7.500	7.500	9.720
1,100,000	10.472	8.712	8.030	10.252	10.780	10.472	10.472	10.472	10.472	10.472	10.472	10.472	8.030	8.030	10.472
1,200,000	11.208	9.312	8.568	10.992	11.544	11.208	11.208	11.208	11.208	11.208	11.208	11.208	8.568	8.568	11.208
1,300,000	11.934	9.880	9.126	11.700	12.298	11.934	11.934	11.934	11.934	11.934	11.934	11.934	9.126	9.126	11.934
1,400,000	12.628	10.444	9.632	12.404	13.048	12.628	12.628	12.628	12.628	12.628	12.628	12.628	9.632	9.632	12.628
1,500,000	13.350	11.010	10.140	13.080	13.770	13.350	13.350	13.350	13.350	13.350	13.350	13.350	10.140	10.140	13.350
1,600,000	14.048	11.552	10.656	13.760	14.496	14.048	14.048	14.048	14.048	14.048	14.048	14.048	10.656	10.656	14.048
1,700,000	14.722	12.104	11.152	14.450	15.198	14.722	14.722	14.722	14.722	14.722	14.722	14.722	11.152	11.152	14.722
1,800,000	15.408	12.672	11.664	15.120	15.876	15.408	15.408	15.408	15.408	15.408	15.408	15.408	11.664	11.664	15.408
1,900,000	16.074	13.186	12.160	15.770	16.568	16.074	16.074	16.074	16.074	16.074	16.074	16.074	12.160	12.160	16.074
2,000,000	16.720	13.720	12.640	16.400	17.280	16.720	16.720	16.720	16.720	16.720	16.720	16.720	12.640	12.640	16.720
2,100,000	17.388	14.238	13.146	17.052	17.934	17.388	17.388	17.388	17.388	17.388	17.388	17.388	13.146	13.146	17.388
2,200,000	18.040	14.784	13.596	17.688	18.612	18.040	18.040	18.040	18.040	18.040	18.040	18.040	13.596	13.596	18.040
2,300,000	18.676	15.272	14.076	18.354	19.274	18.676	18.676	18.676	18.676	18.676	18.676	18.676	14.076	14.076	18.676
2,400,000	19.344	15.792	14.592	18.960	19.968	19.344	19.344	19.344	19.344	19.344	19.344	19.344	14.592	14.592	19.344
2,500,000	19.950	16.300	15.050	19.600	20.600	19.950	19.950	19.950	19.950	19.950	19.950	19.950	15.050	15.050	19.950
2,600,000	20.592	16.796	15.496	20.228	21.268	20.592	20.592	20.592	20.592	20.592	20.592	20.592	15.496	15.496	20.592
2,700,000	21.222	17.280	15.930	20.844	21.924	21.222	21.222	21.222	21.222	21.222	21.222	21.222	15.930	15.930	21.222
2,800,000	21.840	17.808	16.408	21.448	22.568	21.840	21.840	21.840	21.840	21.840	21.840	21.840	16.408	16.408	21.840
2,900,000	22.446	18.270	16.878	22.040	23.200	22.446	22.446	22.446	22.446	22.446	22.446	22.446	16.878	16.878	22.446
3,000,000	23.040	18.780	17.340	22.620	23.820	23.040	23.040	23.040	23.040	23.040	23.040	23.040	17.340	17.340	23.040
Ea Addl $000	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059	0.0059

Property Coverage Options

Accounts Receivable

Accounts Receivable Limit	Rate Per $1,000
$25,000 On Premises / $10,000 Off Premises	Included
Excess of $25,000 On Premises	$1.50

Bailees Customers

Bailees Limit	Rate Per $1,000
Up to $50,000	$12

Business Income and Extra Expense - Interruption of Computer Operations

Interruption of Computer Limit	Rate Per $1,000
$25,000	Included
Excess of $25,000	$10

Computer Coverage & Data Restoration

Data Restoration Limit	Rate Per $1,000
$10,000	Included
Excess of $10,000	$2.57

Condominium Commercial Unit Owners Optional Coverages

Loss Assessment

Loss Assessment Limit	Premium Per Building
$1,000	$6.00
$5,000	$10.00
$10,000	$13.00
Each Additional $5,000	$2.00

Miscellaneous Real Property

Miscellaneous Property Rate Per $1,000
$10

Contractor's Installation, Tools and Equipment

Contractors Unscheduled Tools and Equipment Limit	Rate Per $1,000
$3,000	Included
Excess of $3,000 / Up to $50,000	$20

Earthquake

Construction	Rate Per $1,000
Frame	$0.28
Joisted Masonry	$1.06
Non-Combustible	$0.76
Masonry Non-Combustible	$1.06
Modified Fire Resistive/Fire Resistive	$0.76

Employee Dishonesty

Employee Dishonesty Limit Per Occurance	Premium	
	1 to 5 Employees	Each Additional Employee
$25,000	Included	Included
$50,000	$150	$40
$100,000	$360	$50
$150,000	$440	$55
$200,000	$520	$60

ERISA Extension Option: $25

Fine Arts Coverage

Fine Arts Limit	Rate Per $1,000
BPP Plus $25,000	Included
Excess of $25,000*	$7.00

*Schedule required

Food Contamination

Food Contamination Limit	Premium Per Building
$10,000 / $3,000	$175

Forgery or Alteration

Forgery or Alteration Limit	Rate Per $1,000
$25,000	Included
Excess of $25,000 / Up to $200,000	$2.50

Miscellaneous Property - Inland Marine

Miscellaneous Property - Inland Marine Limit	Rate Per $1,000
Up to $50,000	$20

Money Orders and Counterfeit Money

Money Orders and Counterfeit Money Limit	Rate Per $1,000
$10,000	Included
Excess of $10,000	$8.50

Money and Securities

Office Segment

Money and Securities Limit	Premium
$25,000 Inside the Premises / $10,000 Outside the Premises	Included
$50,000 Inside the Premises / $10,000 Outside the Premises	$175

All Other Segments

Money and Securities Limit	Premium
$10,000 Inside the Premises / $10,000 Outside the Premises	Included
$15,000 Inside the Premises / $10,000 Outside the Premises	$150
$20,000 Inside the Premises / $10,000 Outside the Premises	$175
$25,000 Inside the Premises / $10,000 Outside the Premises	$200
$50,000 Inside the Premises / $10,000 Outside the Premises	$250

Outdoor Signs

Office Segment

Outdoor Signs Limit	Rate Per $1,000
BPP Limit	Included

All Other Segments

Outdoor Signs Limit	Rate Per $1,000
$5,000	Included
Excess of $5,000	$20

Pet Plus

Pet Plus Limit	Premium Per Location
$5,000 per Animal / $50,000 Aggregate	$100
$15,000 per Animal / $75,000 Aggregate	$150
$20,000 per Animal / $100,000 Aggregate	$200

Spoilage

Spoilage Limit	Rate Per $1,000
$25,000	Included
Excess of $25,000 / Up to $100,000	$15

Utility Service - Direct Damage

Utility Service - Direct Damage Limit	Premium Per Building
$25,000	Included
$30,000	$11
$40,000	$33
$50,000	$55

Utility Service - Time Element

Utility Service - Time Element Limit	Premium Per Building
$25,000	Included
$30,000	$4
$40,000	$12
$50,000	$20

Valuable Papers and Records

Office Segment

Valuable Papers and Records Limit	Rate Per $1,000
$25,000 On Premises / $10,000 Off Premises	Included
Excess of $25,000 On Premises	$3.00

All Other Segments

Valuable Papers and Records Limit	Rate Per $1,000
$25,000 On Premises / $10,000 Off Premises	Included
Excess of $25,000 On Premises	$8.50

Liability Coverage Options

Additional Insureds

Additional Insured	Premium Per Additional Insured
Vendor	$50
Other	$20

Cyber Liability Insurance

Cyber Limit	Premium	Mid-Term Minimum Premium
$100,000	$85	$43

Damage to Premises Rented to You (Fire Legal Liability)

Fire Legal Liability Limit	Rate Per $1,000
$500,000	Included
Excess of $500,000 / Up to $1,000,000	$1.50

Employee Benefits Liability

Employee Benefits Liability Limit	Premium
$300,000 / $300,000	$120
$500,000 / $500,000	$150
$1,000,000 / $1,000,000	$180
$2,000,000 / $2,000,000	$250

Employee Benefits Liability Multiplier

# Years in Claims Made	EBL Multiplier
1	0.74
2	0.87
3	0.94
4	0.96
5+	1.00

Extended Reporting Period For Employee Benefits Liability Coverage

Additional premium will be equal to 100% of the most recent annual EBL premium and is fully earned.

Employment Practices Liability Extended Reporting Period Coverage Elected

Additional premium will be equal to 100% of the most recent annual EPLI premium and is fully earned.

Garagekeeper's Liability

Comprehensive and Collision Limit	Premium Per Location
$30,000	$279
$45,000	$338
$60,000	$396
$75,000	$455
$90,000	$513
$120,000	$630
$150,000	$747
$180,000	$864
$225,000	$1,040
$300,000	$1,332
$375,000	$1,625
$450,000	$1,917
$600,000	$2,502
$750,000	$3,087
$900,000	$3,672
$1,000,000	$4,062

Hired Auto and Non-Owned Auto Liability

Office Segment

Hired and Non-Owned Auto Liability Limit	Premium
Liability Limit (max $2,000,000 Aggregate)	Included

All Other Segments

Hired and Non-Owned Auto Liability Limit	Premium
$300,000 / $600,000	$70
$500,000 / $1,000,000	$80
$1,000,000 / $2,000,000	$90

Liquor Legal Liability

Each Common Cause and Aggregate Limit	Rate Per $1,000	Minimum Premium
$100,000 / $100,000	$0.64	$150
$100,000 / $200,000	$0.69	$150
$300,000 / $300,000	$0.85	$201
$300,000 / $600,000	$0.89	$212
$500,000 / $500,000	$0.98	$237
$500,000 / $1,000,000	$1.00	$248
$1,000,000 / $1,000,000	$1.15	$302
$1,000,000 / $2,000,000	$1.16	$308

Medical Expenses

Office Segment

Medical Expenses Limit	Premium
$15,000	Included

All Other Segments

Medical Expenses Limit	Premium
$5,000	Included
$10,000	$20
$15,000	$25

Professional Liability

Professional Liability	$300,000 / $600,000	$500,000 / $1,000,000	$1,000,000 / $2,000,000	$2,000,000 / $4,000,000
Barbers	$15	$20	$25	$30
Beauty and Hair Stylists	$35	$40	$45	$50
Day Spas	$35	$40	$45	$50
Funeral Homes	$70	$85	$100	$125
Hearing Aid Specialists	$40	$50	$60	$75
Nail Salons	$35	$40	$45	$50
Opticians	$40	$60	$80	$125
Optometrists	$800	$850	$900	$1,000
Pet Groomers	$50	$60	$80	$100
Printers Errors and Omissions	$85	$115	$150	$200
Veterinarians	$100	$120	$130	$140

Subcontractors

Liability Limit	Rate Per $1,000
$300,000 / $600,000	$3.50
$500,000 / $1,000,000	$4.25
$1,000,000 / $2,000,000	$5.00
$2,000,000 / $4,000,000	$5.83

Retail Installation

Retail Installation Liability

Territories 7, 16

Liability Limit (Occurrence / Aggregate)		$300,000 / $600,000				$500,000 / $1,000,000				$1,000,000 / $2,000,000				$2,000,000 / $4,000,000			
	Class	Full Time Emp.			Part	Full Time Emp.			Part	Full Time Emp.			Part	Full Time Emp.			Part
Nature of Operation	Code	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time
Air Conditioning and Heating Systems Work	131004	2011	1680	1680	905	2616	2184	2184	1176	2919	2437	2437	1315	3414	2852	2852	1539
Appliance Store - Household Type *	131012	1192	995	995	535	1548	1294	1294	697	1728	1441	1441	777	2039	1701	1701	918
Carpet and Floor Covering	131088	1566	1309	1309	705	2034	1698	1698	914	2269	1894	1894	1022	2633	2198	2198	1187
Electrical Equipment and Trade Supplies	131164	886	740	740	397	1153	963	963	519	1289	1076	1076	580	1520	1269	1269	684
Fence Dealer	131178	3162	2640	2640	1422	4112	3435	3435	1850	4583	3826	3826	2064	5456	4555	4555	2456
Glass or Mirror Store - No Auto Glass	131198	1130	943	943	508	1469	1226	1226	660	1638	1369	1369	736	1932	1615	1615	868
Home Decor and Furnishings Store *	131222	1705	1423	1423	767	2217	1851	1851	998	2474	2064	2064	1113	2870	2396	2396	1290
Lamps and Lighting Store	131158	886	740	740	397	1153	963	963	519	1289	1076	1076	580	1520	1269	1269	684
Office Machines and Equipment	131280	735	613	613	330	953	797	797	430	1065	889	889	478	1267	1058	1058	569
Paint, Wallpaper or Wallcovering *	131412	1340	1118	1118	603	1743	1454	1454	784	2321	1938	1938	1044	2740	2289	2289	1233
Plumbing Supplies and Fixtures	131450	2567	2143	2143	1156	3341	2791	2791	1504	3726	3110	3110	1676	4322	3609	3609	1944
Refrigeration Equipment	131464	1192	995	995	535	1548	1294	1294	697	1728	1441	1441	777	2039	1701	1701	918

Territories 11, 20, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36

Liability Limit (Occurrence/Aggregate)		$300,000 / $600,000				$500,000 / $1,000,000				$1,000,000 / $2,000,000				$2,000,000 / $4,000,000			
	Class	Full Time Emp.			Part	Full Time Emp.			Part	Full Time Emp.			Part	Full Time Emp.			Part
Nature of Operation	Code	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time
Air Conditioning and Heating Systems Work	131004	3319	2771	2771	1494	4315	3604	3604	1941	5745	4796	4796	2584	6721	5611	5611	3024
Appliance Store - Household Type *	131012	2034	1698	1698	914	2722	2272	2272	1224	3618	3022	3022	1627	4268	3566	3566	1921
Carpet and Floor Covering	131088	2751	2298	2298	1238	3578	2986	2986	1609	4764	3978	3978	2143	5525	4616	4616	2488
Electrical Equipment and Trade Supplies	131164	1504	1256	1256	675	1961	1639	1639	881	2610	2180	2180	1174	3079	2572	2572	1386
Fence Dealer	131178	5568	4649	4649	2505	7239	6046	6046	3257	9630	8041	8041	4335	11460	9570	9570	5158
Glass or Mirror Store - No Auto Glass	131198	1986	1657	1657	893	2582	2156	2156	1162	3434	2868	2868	1545	4051	3382	3382	1823
Home Decor and Furnishings Store *	131222	2999	2504	2504	1350	3898	3255	3255	1755	5186	4330	4330	2333	6016	5023	5023	2707
Lamps and Lighting Store	131158	1504	1256	1256	675	1961	1639	1639	881	2610	2180	2180	1174	3079	2572	2572	1386
Office Machines and Equipment	131280	1295	1081	1081	582	1741	1454	1454	782	2237	1868	1868	1008	2663	2223	2223	1198
Paint, Wallpaper or Wallcovering *	131412	2278	1902	1902	1025	2966	2476	2476	1334	3941	3290	3290	1774	4651	3882	3882	2093
Plumbing Supplies and Fixtures	131450	4357	3640	3640	1960	5666	4732	4732	2550	7544	6298	6298	3394	8749	7306	7306	3938
Refrigeration Equipment	131464	2034	1698	1698	914	2722	2272	2272	1224	3618	3022	3022	1627	4268	3566	3566	1921

Territories 3, 9, 38

Liability Limit (Occurrence/Aggregate)		$300,000 / $600,000				$500,000 / $1,000,000				$1,000,000 / $2,000,000				$2,000,000 / $4,000,000			
	Class	Full Time Emp.			Part	Full Time Emp.			Part	Full Time Emp.			Part	Full Time Emp.			Part
Nature of Operation	Code	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time
Air Conditioning and Heating Systems Work	131004	1490	1244	1244	670	1936	1618	1618	872	2156	1800	1800	970	2523	2107	2107	1135
Appliance Store - Household Type *	131012	895	748	748	403	1167	973	973	525	1300	1084	1084	586	1534	1279	1279	691
Carpet and Floor Covering	131088	1176	983	983	530	1530	1277	1277	689	1707	1427	1427	769	1981	1655	1655	890
Electrical Equipment and Trade Supplies	131164	656	548	548	296	854	713	713	384	953	796	796	429	1125	939	939	507
Fence Dealer	131178	2378	1986	1986	1070	3091	2580	2580	1391	3449	2880	2880	1553	4106	3427	3427	1847
Glass or Mirror Store - No Auto Glass	131198	848	709	709	382	1101	920	920	497	1232	1029	1029	553	1453	1215	1215	653
Home Decor and Furnishings Store *	131222	1284	1072	1072	578	1668	1391	1391	750	1862	1555	1555	838	2160	1804	1804	971
Lamps and Lighting Store	131158	656	548	548	296	854	713	713	384	953	796	796	429	1125	939	939	507
Office Machines and Equipment	131280	554	464	464	250	720	602	602	326	805	672	672	362	959	800	800	431
Paint, Wallpaper or Wallcovering *	131412	1021	853	853	459	1326	1107	1107	596	1767	1476	1476	795	2085	1742	1742	939
Plumbing Supplies and Fixtures	131450	1991	1662	1662	896	2588	2162	2162	1165	2887	2412	2412	1301	3350	2798	2798	1509
Refrigeration Equipment	131464	895	748	748	403	1167	973	973	525	1300	1084	1084	586	1534	1279	1279	691

Territories 2, 4, 5, 6, 8, 13, 14, 15, 17, 19, 21, 39

Liability Limit (Occurrence/Aggregate)		$300,000 / $600,000				$500,000 / $1,000,000				$1,000,000 / $2,000,000				$2,000,000 / $4,000,000			
	Class	Full Time Emp.			Part	Full Time Emp.			Part	Full Time Emp.			Part	Full Time Emp.			Part
Nature of Operation	Code	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time	First	Next 4	Over 5	Time
Air Conditioning and Heating Systems Work	131004	1138	951	951	513	1423	1187	1187	640	1592	1328	1328	716	1863	1554	1554	838
Appliance Store - Household Type *	131012	717	600	600	322	898	749	749	403	1005	838	838	451	1185	989	989	532
Carpet and Floor Covering	131088	942	786	786	424	1178	984	984	530	1320	1104	1104	594	1531	1279	1279	689
Electrical Equipment and Trade Supplies	131164	527	441	441	238	660	551	551	297	740	617	617	333	872	727	727	393
Fence Dealer	131178	1754	1464	1464	788	2195	1833	1833	987	2457	2050	2050	1106	2923	2441	2441	1316
Glass or Mirror Store - No Auto Glass	131198	680	567	567	306	849	708	708	381	949	793	793	427	1120	934	934	505
Home Decor and Furnishings Store *	131222	1030	860	860	463	1288	1075	1075	578	1442	1205	1205	649	1674	1397	1397	753
Lamps and Lighting Store	131158	527	441	441	238	660	551	551	297	740	617	617	333	872	727	727	393
Office Machines and Equipment	131280	444	369	369	200	553	461	461	248	619	518	518	281	737	616	616	334
Paint, Wallpaper or Wallcovering *	131412	857	716	716	386	1115	932	932	502	1483	1239	1239	666	1749	1462	1462	785
Plumbing Supplies and Fixtures	131450	1327	1108	1108	598	1660	1385	1385	747	1857	1552	1552	836	2155	1800	1800	970
Refrigeration Equipment	131464	717	600	600	322	898	749	749	403	1005	838	838	451	1185	989	989	532

***Automatically includes $250 Deductible**

Property Damage Deductible

Deductible	Factor
$250*	0.98
$500	0.95
$1,000	0.94

*Does not apply to classes that already include a $250 deductible:
Appliance Store Household Type
Home Décor & Furnishings Store
Paint Wallpaper or Wallcovering

Retail Installation Coverage Options

Communication Equipment

Communication Equipment Limit	Rate Per $1,000
$1,000	Included
Excess of $1,000 / Up to $10,000	$10

Contractor's Installation, Tools and Equipment

Optional Increased Limits: $50

Contractor's Scheduled Tools and Equipment

Contractor's Scheduled Tools and Equipment Limit	Rate Per $1,000
Up to $150,000	$20

Contractor's Unscheduled Tools and Equipment

Contractor's Unscheduled Tools and Equipment Limit	Rate Per $1,000
$3,000	Included
Excess of $3,000 / Up to $50,000	$20

Employee Tools

Employee Tools Limit	Rate Per $1,000
Up to $10,000	$25

Non-Owned Tools and Equipment

Non-Owned Tools and Equipment Limit	Rate Per $1,000
Up to $10,000	$25

Electronic Data Liability - Limited Coverage

Electronic Data Liability Limit	Rate Per Employee	Minimum Premium
$25,000	$38	$130
$50,000	$45	$150
$75,000	$52	$170
$100,000	$59	$190
$250,000	$75	$300
$500,000	$90	$450
$1,000,000	$98	$640

Other Rating Rules and Charges

Minimum Policy Premium

Segment	Minimum Premium
Food	$500
Lessors	$500
Office	$500
Retail	$500
Service	$500
Wholesale	$500

Terrorism

Terrorism Tier Definitions

Tier 1 - New York territories 011, 027, 028, 029, 030, 031, 032, 033, 034, 035 and 036

Tier 2 - Pennsylvania territory 001

Tier 3 - All Other States and Territories

Terrorism Coverage	Terrorism Tier	Factor
BASE	1	0.010
	2	0.009
	3	0.006
	Minimum Premium	$2.00
SFP	1	0.002
	2	0.002
	3	0.001
	Minimum Premium	$1.00
LIAB	1	0.008
	2	0.008
	3	0.008
	Minimum Premium	$1.00

Renewal Tiering Process

1. Calculate points for Attract Score (do not automatically reorder).
2. Calculate points for Years in Business (YIB = Current Year - Year Business Started).
3. Calculate points for 1st, 2nd, and 3rd prior years' claims activity using previously established look-back process for claims activity.
4. Identify the tier associated with the total points. This is the qualified tier.
5. Assignment of Rated Tier:
    a. If expiring rated tier = qualified tier, then place renewal in qualified tier. This is the new rated tier.
    b. If expiring rated tier is lower than the qualified tier, move to the qualified tier, subject to a maximum change of 5 tiers.
    c. If the expiring rated tier is higher than the qualified tier, determine the number of non-pay cancellations and NSF checks that occurred in the expiring policy term:
        i. If the number of non-pays & NSFs > 0, then the new rater tier = expiring tier (not allowed to move to a better tier).
        ii. If the number of non-pays & NSFs = 0, then move to the qualified tier, subject to a maximum change of 5 tiers.

MERCHANTS INSURANCE GROUP®

NAS insurance

New York Cyber Insurance Underwriting Manual

NOTICE:
This manual is for **Internal Use Only**.
Information contained in this manual is applicable to the following states: **NY**.
Refer to the **Cyber Insurance Underwriting Manual All States ex. NY** for other states' information.
Cyber Liability Insurance is not available in RI or VT.

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A. Coverage Summary

Cyber Insurance may be added to a MAP - Auto Repair, MAP – Businessowners, MAP – Contractors, or Commercial Package policy to cover liability and first party costs arising from a privacy breach or security breach. Section I – Cyber Liability Coverages is written on a claims-made basis, meaning that coverage applies only to claims made during the policy period resulting from acts or events that occur on or after the retroactive date. Section II – First Party Breach Event Coverages provides certain first party coverages, as described below.

Payment of defense costs will not reduce the Cyber Insurance limits of liability.

Cyber Insurance includes the following insuring agreements:

Cyber Insurance Coverages:

Multimedia Liability – Duty to defend coverage for third party claims alleging copyright/trademark infringement, libel, slander, plagiarism and personal injury resulting from dissemination of media material. Covers both electronic and non-electronic media material.

Security and Privacy Liability – Duty to defend coverage for third party claims alleging liability resulting from a privacy breach or security breach, including the failure to safeguard electronic or non-electronic confidential information, or the failure to prevent virus attacks, denial of service attacks or the transmission of malicious code from the Insured's computer system to the computer system of a third party.

Privacy Regulatory Liability – Duty to defend coverage for regulatory compensatory awards resulting from privacy regulatory proceedings/investigations brought by federal, state, or local governmental agencies, such as proceedings/investigations alleging HIPAA violations. Defense only; there is no coverage for fines, penalties or sanctions imposed by law.

PCI DSS Liability – Duty to defend coverage for monetary assessments imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Data Security Standard (PCI DSS) or payment card company rules.

First Party Breach Event Coverages:

Privacy Breach Response Costs, Notification Expenses, and Support and Credit Monitoring Expense Coverage – Coverage for reasonable mitigation costs and expenses incurred as a result of a privacy breach, security breach or adverse media report, including legal expenses, public relations expenses, advertising and IT forensic expenses, postage, and the cost to provide call centers, credit monitoring and identity theft assistance.

Network Asset Protection – Coverage for amounts incurred to recover and/or replace electronic data that is compromised, damaged, lost, erased or corrupted due to (1) accidental damage or destruction of electronic media or computer hardware, (2) administrative or operational mistakes in the handling of electronic data, or (3) computer crime/attacks including malicious code and denial of service attacks. Coverage also extends to business income loss and interruption expenses incurred as a result of a total or partial interruption of the Insured's computer system directly caused by any of the above events.

Cyber Extortion – Coverage for extortion expenses and extortion monies incurred as a direct result of a credible cyber extortion threat.

BrandGuard – Coverage for loss of net profit incurred as a direct result of an adverse media report or notification to affected individuals following a security breach or privacy breach.

B. Eligibility

Cyber Insurance is available to Insureds with a Merchants Mutual Insurance Company or Merchants Preferred Insurance Company (herein, Merchants) Businessowners or Commercial Package policy. All classes of business are eligible for Cyber Insurance, unless otherwise noted below. If a Merchants Businessowners or Commercial Package policy is non-renewed or such policy is otherwise terminated, the Insured is no longer eligible for Cyber Insurance under this program.

Insureds may be ineligible for coverage due to prior loss history or adverse answers on the Application or Renewal Application. Refer to Section E. Referral Guidelines for additional information.

Ineligible Classes: None

B.1. New Business*

Refer to the tables below for New Business coverage eligibility requirements. All limits set forth below are annual aggregate limits. Coverage cannot be issued for a period greater than 12 months.

Limit of Liability	Requirement
$100,000	Available – Waiver of underwriting

B.2. Adding or Changing Coverage Mid-Term

Cyber Insurance may be added to an existing Merchants Businessowners or Commercial Package policy mid-term for a pro-rated annual premium, subject to a minimum premium of 50% of the annual Cyber Insurance premium. Requests to add Cyber Insurance mid-term must follow the New Business eligibility requirements.

Cyber Insurance may be canceled mid-term for a return premium, which shall be computed in the same manner as the underlying Businessowners or Commercial Package policy.

B.3. Renewal*

Cyber Insurance limits of $100,000 will be renewed with a waiver of underwriting.

C. Retroactive Date

The Retroactive Date will be the first date that Cyber Liability Insurance is added to the Merchants Businessowners or Commercial Package policy. In the event an Insured modifies coverage mid-term (including any increase in limit), the Retroactive Date will remain the same.

Refer to Home Office Staff Underwriting any request to back-date a Retroactive Date to align with a claims-made Cyber Liability policy with another carrier. Documentation (e.g., a copy of the policy or endorsement) evidencing the current Cyber Liability Retroactive Date and coverage must accompany the request. Approval will be subject to NAS' review and acceptance.

D. Extended Reporting Period

Cyber Insurance provides for an Automatic Extended Reporting Period of sixty (60) days during which claims otherwise covered by the Endorsement may be made. Such Automatic Extended Reporting Period will commence immediately upon termination of coverage.

The Insured also will have the right to purchase a Supplemental Extended Reporting Period in the event of termination of coverage. If purchased, the Supplemental Extended Reporting Period will begin on the effective date of termination of coverage, and the Automatic Extended Reporting Period will be included within the Supplemental Extended Reporting Period. The existence of any Extended Reporting Period will not increase or reinstate the Cyber limits of insurance.

The Supplemental Extended Reporting Period options and premium charges are as follows:

- Twelve (12) months for 95% of annual Cyber Insurance premium

E. Referral Guidelines*

Refer to Home Office Staff Underwriting any of the following:

- Requests to backdate the Effective Date or Retroactive Date.

Prior Loss History

In the event an Insured has had a claim or breach incident in the past 5 years, the following information should be obtained f the Insured and referred to Merchants for review and approval:

1. Specific details of the claim, including allegations asserted or a description of the incident;
2. Copies of the claim proceedings, such as the lawsuit, demand, or investigation, if any;
3. Total amount paid to date, including amounts paid under insurance, if any;
4. Current status of the matter (open or closed); and
5. Any steps taken to prevent a reoccurrence.

F. Referral Process

F.1. Regional Underwriting Referrals to Home Office Staff Underwriting

All referrals should be submitted to Home Office Staff Underwriting via normal channels.

F.2. Home Office Staff Underwriting Referrals to NAS

Home Office Staff Underwriting will send referrals to NAS at the following e-mail address:
program_submissions@nasinsurance.com

Please include the following information:

- Email Subject: "Merchants Mutual Cyber Liability Insurance Referral"
- The reason for the referral – Examples:
  - "Adverse answer(s) to application question(s) triggering the referral"
  - "Gross revenues exceed $10,000,000"
  - "Request to match prior Cyber Liability Retroactive Date"
- A note that indicates whether the request is related to New Business, Adding or Changing Coverage Mid-Term, or Renewal.
- A copy of the completed and signed Warranty Statement, Application, or Renewal Application (if applicable).
- A copy of the issued Cyber Liability Insurance endorsement/policy (if applicable).
- Any other documentation or additional information required.

G. Limits of Liability and Base Rates*

New York

- $100,000 limits are available as optional coverage.
- Defense costs will not erode the annual aggregate limit.

Coverage Agreements
Section I - Cyber Coverages
Coverage A - Multimedia Liability
Coverage B - Security and Privacy Liability
Coverage C - Privacy Regulatory Liability
Coverage D - PCI DSS Liability
Section II - First Party Breach Event Coverages
Coverage E - Privacy Breach Response Costs, Notification Expenses, and Customer Support and Credit Monitoring Expenses
Coverage F - Network Asset Protection
Coverage G - Cyber Extortion
Coverage H - BrandGuard

Limits of Liability	
Each Claim Limit:	$100,000
Annual Aggregate Limit:	$100,000

	Annual Premium
Revenue	**$100,000**
<$10,000,000	$85
$10,000,001+	Not eligible

H. Deductible

All States

$0 (Zero, First Dollar Coverage)

I. Forms*

Refer to the table below for a list of forms applicable to Cyber Liability Insurance.

Form Number	Description
MU 91 36 09 17	Cyber Insurance Endorsement – New York
MU 91 42 09 17	Supplemental Extended Reporting Period Endorsement – New York
MU 91 43 09 17	Supplemental Declarations - Cyber Insurance – New York

Merchants Advantage Plus® – Businessowners

APPENDIX – TERRORISM

CERTIFIED ACTS OF TERRORISM COVERAGE

1. Effective Dates

   All new and renewal business until the end of the Federal Backstop Program.

2. Rating Instructions when Certified Acts of Terrorism Coverage is Included:

   a. Use **BP 05 23** – Cap On Losses From Certified Acts of Terrorism Endorsement.
   b. **All States**
      Apply the following factors to the building, business personal property, and general liability increased limits location premiums to determine the additional charge for Businessowners Certified Acts of Terrorism coverage.

3. Rating Instructions when Certified Acts of Terrorism Coverage is Excluded:

   a. Use BP 05 24 – Exclusion of Certified Acts of Terrorism Endorsement.
   b. All States
      The insured must return a signed Disclosure Statement indicating coverage is not wanted for Certified Acts of Terrorism Coverage to be excluded.
   c. Non-SFP States
      In Michigan, New Hampshire, Ohio, Pennsylvania, and Vermont, the charges in 2. above will be returned when Certified Acts of Terrorism Coverage is excluded.
   d. SFP States
      In Massachusetts, New Jersey, New York, and Rhode Island, loss due to fire caused by a Certified Act of Terrorism cannot be excluded due to state law.

   The charges in **2.** above will be returned when Certified Acts of Terrorism Coverage is excluded. Apply the following factors to the building, business personal property, and general liability increased limits location premiums to determine the additional charge for the exposure of fire caused by a Certified Act of Terrorism.

4. Tier Definitions

   1 – NY Territory 1, New York City
   2 – PA Territory 1, Philadelphia County
   3 – All other states and territories