



Business Owners Policy

Insured

Test

Waldorf, Maryland
20601

Quoteld : QBP00870

Total Premium

\$62855

Maryland

Type of Business :	New Business	Effective Date :	7/17/2017	Expiry Date :	7/17/2018
Policy					\$62,855
BOP					\$62,855
BOP Abuse Molestation Excl					\$0
BOP Addl Liab Exposures Coverage					\$20
BOP Employee Dishty Coverage					\$13,089
BOP Interruption Computer Ops Coverage					\$18
BOP Snow Plow Prods Compld Ops Hzd Cov					\$750
Employment Practices Liability					\$18,420
BOP Lmted Excl Personal And Advertising Injury Lawyers					\$0
BOP Computer Fraud Funds Transfer Fraud Coverage					\$428
BOP Cap Losses From Certfd Acts Terrsm					\$0
Miscellaneous Professional Liability					\$129
BOP Liquor Liab					\$50
Contractors Errors And Omissions Coverage					\$13,930
BOP Terrorism Coverage					\$0
BOP Forgery Alteration Coverage					\$3,272
BOP Disclosure Pursuant To TRIA2002					\$929
BOP Electronic Data Coverage					\$18
BOP Emp Benefits Liab Cov					\$100
BOP Liquor Liab Cov					\$35
BOP Contrctrs Installtn Tools And Equipmt Cov					\$3,487
BOP Contrctrs Installtn Tools And Equipmt Installtn Coverage					\$267
BOP Contrctrs Installtn Tools And Equipmt Employee Tools Coverage					\$860
BOP Contrctrs Installtn Tools And Equipmt Non Owned Tools Coverage					\$600
BOP Contrctrs Installtn Tools And Equipmt Scheduled Prop Coverage					\$1,056
BOP Contrctrs Installtn Tools And Equipmt Blanket Tools Coverage					\$704
BOP Location 100 MAIN ST					\$8,180
Coverage Information					
BOP Location Outdoor Signs Coverage					\$1,752
BOP Water Back Up And Sump Overflow Location					\$163
Equipment Breakdown Coverage					\$71
BOP Location Money Securities On Prem Coverage					\$198
BOP Location Money Securities Off Prem Coverage					\$18

BOP Location Fire Dept Service Coverage	\$4
BOP Structure 1	\$5,974
Coverage Information	
BOP Structure Liab Med Expenses Bldg Coverage	\$59
BOP Automatic Increase Coverage Building	-\$11
BOP Structure Tenants Fire Liab Coverage	\$32
BOP Structure Building Coverage	\$561
BOP Classification 74011	\$5,333
Coverage Information	
BOP Classification Valuable Papers Coverage	\$28
BOP Spoilg Cov	\$894
BOP Classification Outdoor Property Coverage	\$58
BOP Classification Playground Coverage	\$508
BOP Classification Busn Income Dependent Prop Coverage	\$12
BOP Classification Amusement Area Coverage	\$108
BOP Classification BPP Temporarily In Portable Storage Units Coverage	\$980
BOP Classification Busn Prsnl Prop Coverage	\$784
BOP Classification Accounts Receivable Coverage	\$14
BOP Classification Swimming Pool Coverage	\$1,825
BOP Theft Limitations Coverage	\$47
BOP Electronic Data Liability Limited Cov	\$75

Maryland - Rating Work Sheet

Policy

BOP

Secure Plus Endorsement Factor = 1

Secure Advantage Endorsement Factor = 1.2

Factor	Value
Name	

State = StateId/Name

IRPM Factor = 1.0

Factor	Value
LOOKUP BOPLCM	1.46

LCM = LOOKUP BOPLCM ('Y')

Business Income Ordinary Payroll Factor = 1.0

Business Income Extended Period Of Indemnity Factor = 1.0

Factor	Value
Deductible	1,000
Deductible Type	Per Occurrence Basis
LOOKUP PropDamageLiabDedFactor	0.993

Property Damage Liability Deductible Factor = LOOKUP PropDamageLiabDedFactor (Deductible ,Deductible Type)

Factor	Value
LOOKUP LiquorLiabGrade	0

Liquor Liability Grade = LOOKUP LiquorLiabGrade ('Y')

Total Building Premium = 0.0

Total Business Personal Property Premium = 0.0

Total Business Personal Property Premium = 0.0

Factor	Value
LOOKUP StandardDeductible	500

Standard Deductible = LOOKUP StandardDeductible ('Y')

Total Optional Medical Coverage Premium = 0.0

Factor	Value
BOP Premium	0.0
Endorsement Factor	1.0

BOP Premium = BOP Premium * Endorsement Factor

BOP Premium = 0

Factor	Value
BOP Premium	0.0

BOP Premium = BOP Premium

Factor	Value
BOP Premium	0.0
Abuse Or Molestation Exclusion Premium	0.0

BOP Premium = BOP Premium + Abuse Or Molestation Exclusion Premium

Factor	Value
BOP Premium	0.0
Additional Liability Exposures Coverage Premium	20.0

BOP Premium = BOP Premium + Additional Liability Exposures Coverage Premium

Factor	Value
BOP Premium	20.0
Premium	428.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	448.0
Premium	3487.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	3935.0
Premium	18.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	3953.0
Premium	100.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	4053.0
Premium	13089.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	17142.0
Premium	3272.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	20414.0
Premium	18.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	20432.0
Premium	50.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	20482.0
Premium	35.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	20517.0
Premium	8180.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	28697.0
Premium	750.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	29447.0
Premium	129.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	29576.0
Premium	13930.296

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	43506.296
Premium	18420.0

BOP Premium = BOP Premium + Premium

Factor	Value
BOP Premium	61926.296
Premium	929.0

BOP Premium = BOP Premium + Premium

G L Premium = 0

Factor	Value
Premium	59.0
G L Premium	0.0

G L Premium = Premium + G L Premium

Factor	Value
Premium	0.0
G L Premium	59.0

G L Premium = Premium + G L Premium

Factor	Value
Contractors Deductible Factor	0.893

Contractors Deductible Factor = Contractors Deductible Factor

Factor	Value
Location Count	0

Location Count = Location Count + 1

Minimum Premium = 500

Computer Fraud Funds Transfer Fraud Coverage

Base Rate = 0.0

Factor	Value
Limit	50000
LOOKUP ComputerFraudBaseRate	33.18

Base Rate = LOOKUP ComputerFraudBaseRate (Limit)

Number of Additional Locations = 0+ 1.0 - 1.0

Number of Employees = numEmployees

Factor	Value
Limit	50000
LOOKUP ComputerFraudAddlEmployeeRate	2.84

Additional Employee Rate = LOOKUP ComputerFraudAddlEmployeeRate (Limit)

Factor	Value
Number of Employees	100

Number of Additional Employees = Number of Employees - 50

Factor	Value
Limit	50000
LOOKUP ComputerFraudAddlLocationRate	3.79

Additional Location Rate = LOOKUP ComputerFraudAddlLocationRate (Limit)

Factor	Value
Crime LCM	1.46
Additional Employee Rate	2.84
Number of Additional Employees	95

Additional Employee Premium = Round (Additional Employee Rate * Crime LCM,0)*NumAddlEmployees

Factor	Value
Crime LCM	1.46
Number of Additional Locations	0
Additional Location Rate	3.79

Additional Location Premium = Round (Additional Location Rate * Crime LCM,0)*NumAddlLocations

Employee Dishonesty Coverage

Number of Employees = 0.0

Factor	Value
Number of Employees	0
Num Employees	1000

Number of Employees = Number of Employees + Num Employees

Number of Locations = 0.0

Factor	Value
Number of Locations	0

Number of Locations = Number of Locations + 1.0

Factor	Value
Limit	50000
LOOKUP EmployeeDishtyAddlEmployeeRate	9.02

Additional Employee Rate = LOOKUP EmployeeDishtyAddlEmployeeRate (Limit)

Factor	Value
Limit	50000
LOOKUP EmployeeDishtyBaseRate	105.32

Base Rate = LOOKUP EmployeeDishtyBaseRate (Limit)

Factor	Value
Limit	50000
LOOKUP EmployeeDishtyAddlLocationRate	12.04

Additional Location Rate = LOOKUP EmployeeDishtyAddlLocationRate (Limit)

SelfStorage Facility Indicator = 0.0

SelfStorage Factor = 1.0

Photography Factor = 1.0

Apartment Buildings Factor = 1.0

Residential Cleaning Services Factor = 1.0

Restaurant Factor = 1.0

Factor	Value
Crime LCM	1.46
Additional Employee Rate	9.02

Additional Employee Premium = Round (Additional Employee Rate * Crime LCM,0)

Factor	Value
Crime LCM	1.46
Additional Location Rate	12.04

Additional Location Premium = Round (Additional Location Rate * Crime LCM,0)

Factor	Value
Additional Employee Premium	13.0
Number of Employees	1000

Final Additional Employee Premium = Additional Employee Premium * Number of Employees - 50

Final Additional Location Premium = 0.0

Forgery And Alteration Coverage

Factor	Value
LOOKUP ForgeryAlterationFactor	0.25

Factor = LOOKUP ForgeryAlterationFactor ('Y')

Factor	Value
LOOKUP ForgeryAlterationInclddLimit	2500

Included Limit = LOOKUP ForgeryAlterationInclddLimit ('Y')

Electronic Data Coverage

Factor	Value
LOOKUP ElectronicDataInclddLimit	10000

Included Limit = LOOKUP ElectronicDataInclddLimit ('Y')

Factor	Value
LOOKUP ElectronicDataFactor	0.1

Factor = LOOKUP ElectronicDataFactor ('Y')

Factor	Value
FinalBusiness Personal Property Rate	0.198

Final Max Business Personal Property Rate = FinalBusiness Personal Property Rate

Interruption Computer Operations Coverage

Factor	Value
LOOKUP InterruptionComputerOpsInclddLimit	10000

Included Limit = LOOKUP InterruptionComputerOpsInclddLimit ('Y')

Factor	Value
LOOKUP InterruptionComputerOpsFactor	0.1

Factor = LOOKUP InterruptionComputerOpsFactor ('Y')

Factor	Value
FinalBusiness Personal Property Rate	0.198

Final Max Business Personal Property Rate = FinalBusiness Personal Property Rate

Additional Liability Exposures Coverage

Additional Liability Exposures Coverage Premium = 0

Factor	Value
Charge	20.0
IRPM Factor	1.0

Additional Liability Exposures Coverage Premium = Round (Charge * IRPM Factor,0)

BOP Terrorism Coverage

Days Until TRIA Expiration = 365.0

Terrorism Building Premium = 0.0

Factor	Value
Terrorism Building Premium	0.0
Terrsm Bldg Premium	0.0

Terrorism Building Premium = Terrorism Building Premium + Terrsm Bldg Premium

Terrorism BPP Premium = 0.0

Factor	Value
Terrorism BPP Premium	0.0
Terrsm Busn Prsnl Prop Premium	0.0

Terrorism BPP Premium = Terrorism BPP Premium + Terrsm Busn Prsnl Prop Premium

Terrorism Liability Premium = 0.0

Factor	Value
Terrorism Liability Premium	0.0
Terrsm Liability Premium	0.0

Terrorism Liability Premium = Terrorism Liability Premium + Terrsm Liability Premium

TRIA Pre Pro Rate Factor = 1.0

Factor	Value
TRIA Pre Pro Rate Factor	1.0
TRIA Post Pro Rate Factor = 10 - TRIA Pre Pro Rate Factor	
Excl Of Certfd Acts Of Terrsm NBCR = 'Excl Of Certfd Acts Of Terrsm Involving Nuclear, Biological, Chemical Or Radiological Terrsm; Cap On Covered Certfd Acts Losses'	
Certified Acts Of Terrorism Limitations = 'Limitations Of Coverage For Certified Acts Of Terrorism'	

Employment Practices Liability

EPL Program = 'Portfolio'

Factor	Value
Annual Aggregate Limit	250,000
Per Claim Deductible	10,000
LOOKUP ContractorsBaseEPLRate	0.2117

Base EPL Rate = LOOKUP ContractorsBaseEPLRate (Annual Aggregate Limit , Per Claim Deductible)

Factor	Value
BOP Premium	43506.296
Base EPL Rate	0.2117

Premium = Round (BOP Premium*Base EPL Rate,0)

Factor	Value
EPL Minimum Premium	214.0
Premium	9210.0

Premium = Max (EPL Minimum Premium , Premium)

Factor	Value
Premium	9210.0
Supplemental Extended Reporting Period PremiumSupplemental Extended Reporting Period Premium	9210.0

Premium = Premium + Supplemental Extended Reporting Period PremiumSupplemental Extended Reporting Period Premium

Factor	Value
Annual Aggregate Limit	250,000
LOOKUP EPLMinimumPremium	214.0

EPL Minimum Premium = LOOKUP EPLMinimumPremium (Annual Aggregate Limit)

Factor	Value
Premium	9210.0

Supplemental Extended Reporting Period PremiumSupplemental Extended Reporting Period Premium = 1.0 * Premium

Contractors Errors And Omissions Coverage

Factor	Value
General Liability LOI	500,000
Per Claim LOI	100000
Annual Aggregate Limit	100000
Deductible	5000
LOOKUP EOBaseRate	0.157

Base Rate = LOOKUP EOBaseRate (General Liability LOI , Per Claim LOI , Annual Aggregate Limit , Deductible)

Factor	Value
Base Rate	0.157
BOP Premium	29576.0

Premium = Base Rate * BOP Premium

Factor	Value
Premium	4643.432
EO Minimum Premium	214.0

Premium = Max (Premium , EO Minimum Premium)

Factor	Value
Premium	4643.432
Supplemental Extended Reporting Period Premium	9286.864

Premium = Premium + Supplemental Extended Reporting Period Premium

Factor	Value
Per Claim LOI	100000
Annual Aggregate Limit	100000
LOOKUP EOMinimumPremium	214.0

EO Minimum Premium = LOOKUP EOMinimumPremium (Per Claim LOI , Annual Aggregate Limit)

Factor	Value
Premium	4643.432

Supplemental Extended Reporting Period Premium = 2.0 * Premium

Miscellaneous Professional Liability

Factor	Value
Class Description	Association Management Services
LOOKUP HazardGroup	1

Hazard Group = LOOKUP HazardGroup (Class Description)

Factor	Value
Hazard Group	1
Revenue Per Policy	50000
Limit Of Liability	75,000
LOOKUP MPLPremium	129.0

Premium = LOOKUP MPLPremium (Hazard Group , Revenue Per Policy , Limit Of Liability)

Liquor Liability

Premium = 0

Factor	Value
Step1	50.0

Premium = Round (Step1 , 0)

Liquor Liability Coverage

Premium = 0

Factor	Value
Step1	35.0

Premium = Round (Step1 , 0)

Contractors' Installation, Tools And Equipment Coverage

Factor	Value
Limit	90000

Total Limit = 0+ Limit

Premium = 0

Factor	Value
Premium	0.0

Premium = Premium

Factor	Value
Premium	0.0
Premium	0.0

Premium = Premium + Premium

Factor	Value
Premium	0.0
Premium	704.0

Premium = Premium + Premium

Factor	Value
Premium	704.0
Premium	860.0

Premium = Premium + Premium

Factor	Value
Premium	1564.0
Premium	267.0

Premium = Premium + Premium

Factor	Value
Premium	1831.0
Premium	600.0

Premium = Premium + Premium

Factor	Value
Premium	2431.0
Premium	1056.0

Premium = Premium + Premium

Contractors' Installation Coverage

Factor	Value
Each Covered Job Site Limit	25000
LOOKUP ContrctrsInstalltnCharge	205.0

Contractors' Installation Coverage Charge = LOOKUP ContrctrsInstalltnCharge (Each Covered Job Site Limit)

Premium = 0

Factor	Value
Inland Marine LCM	1.46
Contrctrs Ded Factor	0.0
IRPM Factor	1.0
Contractors' Installation Coverage Charge	205.0

Premium = Round (Round (Round (Contractors' Installation Coverage Charge * Inland Marine LCM,0)*Contrctrs Ded Factor,0)*IRPM Factor,0)

Factor	Value
Inland Marine LCM	1.46
Contractors Deductible Factor	0.893
IRPM Factor	1.0
Contractors' Installation Coverage Charge	205.0

Premium = Round (Round (Round (Contractors' Installation Coverage Charge * Inland Marine LCM,0)*Contractors Deductible Factor,0)*IRPM Factor,0)

Contractors' Tools And Equipment Blanket Coverage

Factor	Value
Limit	30000

Adj Blanket Limit = Limit - 3000.0

Factor	Value
Sub Limit Not In Excess	2000
LOOKUP BlanketToolsBySubLimitRate	2.0
Adj Blanket Limit	27000

Contractors' Tools And Equipment Blanket Coverage Rate = LOOKUP BlanketToolsBySubLimitRate (Adj Blanket Limit ,Sub Limit Not In Excess)

Contractors' Non-Owned Tools And Equipment Coverage

Factor	Value
Contractors' Non-Owned Tools And Equipment Coverage Limit	40000
LOOKUP NonOwnedToolsRate	1.15

Contractors' Non-Owned Tools And Equipment Coverage Rate = LOOKUP NonOwnedToolsRate (Contractors' Non-Owned Tools And Equipment Coverage Limit)

Premium = 0

Factor	Value
Inland Marine LCM	1.46
Contractrs Ded Factor	0.0
Contractors' Non-Owned Tools And Equipment Coverage Limit	40000
IRPM Factor	1.0
Contractors' Non-Owned Tools And Equipment Coverage Rate	1.15

Premium = Round (Round (Round (Round (Contractors' Non-Owned Tools And Equipment Coverage Rate * Inland Marine LCM,3)*Contractrs Ded Factor,3)*Contractors' Non-Owned Tools And Equipment Coverage Limit/1000,0)*IRPM Factor,0)

Factor	Value
Inland Marine LCM	1.46
Contractors Deductible Factor	0.893
Contractors' Non-Owned Tools And Equipment Coverage Limit	40000
IRPM Factor	1.0
Contractors' Non-Owned Tools And Equipment Coverage Rate	1.15

Premium = Round (Round (Round (Round (Contractors' Non-Owned Tools And Equipment Coverage Rate * Inland Marine LCM,3)*Contractors Deductible Factor,3)*Contractors' Non-Owned Tools And Equipment Coverage Limit/1000,0)*IRPM Factor,0)

Contractors' Employee Tools Coverage

Premium = 0

Factor	Value
Inland Marine LCM	1.46
Contractrs Ded Factor	0.0
Limit	20000
IRPM Factor	1.0
Rate	3.3

Premium = Round (Round (Round (Round (Rate * Inland Marine LCM,3)*Contractrs Ded Factor,3)*Limit/1000,0)*IRPM Factor,0)

Factor	Value
Inland Marine LCM	1.46
Contractors Deductible Factor	0.893
Limit	20000
IRPM Factor	1.0
Rate	3.3

Premium = Round (Round (Round (Round (Rate * Inland Marine LCM,3)*Contractors Deductible Factor,3)*Limit/1000,0)*IRPM Factor,0)

Contractors' Tools And Equipment Scheduled Property Coverage

Total Limit = 0.0

Factor	Value
Limit	90000

Total Limit = 0+ Limit

Factor	Value
limit1	0

Total Limit = limit1

Factor	Value
LOOKUP ScheduleToolsRate	0.9
Total Limit	90000

Rate = LOOKUP ScheduleToolsRate (Total Limit)

Premium = 0

Factor	Value
Inland Marine LCM	1.46
Contrctrs Ded Factor	0.0
IRPM Factor	1.0
Rate	0.9
Total Limit	90000

Premium = Round (Round (Round (Round (Rate * Inland Marine LCM,3)*Contrctrs Ded Factor,3)*TotLimit/1000,0)*IRPM Factor,0)

Factor	Value
Inland Marine LCM	1.46
Contractors Deductible Factor	0.893
IRPM Factor	1.0
Rate	0.9
Total Limit	90000

Premium = Round (Round (Round (Round (Rate * Inland Marine LCM,3)*Contractors Deductible Factor,3)*TotLimit/1000,0)*IRPM Factor,0)

Higher Limits

Disclosure Pursuant To Terrorism Risk Insurance Act Of 2002

Premium = 0

Factor	Value
BOP Premium	61926.296

Premium = Round (0.015 * BOP Premium , 0)

Abuse Or Molestation Exclusion

Abuse Or Molestation Exclusion Premium = 0

Factor	Value
Abuse Or Molestation Exclusion Manual Premium	0.0
IRPM Factor	1.0

Abuse Or Molestation Exclusion Premium = Round (Abuse Or Molestation Exclusion Manual Premium * IRPM Factor,0)

Location

Fungi Excess Limit Premium = 0.0

Factor	Value
Wind Hail Factor	0.893

Deductible Factor = Wind Hail Factor

Factor	Value
Limit	50000

Computer Fraud Limit = Limit

Factor	Value
Limit	50000

Employee Dishty Limit = Limit

Fungi Policy Limit Apply = 'No'

Combined Limit = 0.0

Factor	Value
Combined Limit	0
Combined Limit	600000

Combined Limit = Combined Limit + Combined Limit

Outdoor Signs Coverage

Factor	Value
LOOKUP OutdoorSignsRate	1.2

Outdoor Signs CoverageRate = LOOKUP OutdoorSignsRate ('Y')

Fire Dept Service Coverage

Factor	Value
Fire Dept Service CoverageLimit	10000
LOOKUP FireDeptServiceCharge	3.0

Fire Dept Service CoverageCharge = LOOKUP FireDeptServiceCharge (Fire Dept Service CoverageLimit)

Money And Securities On-Premises Coverage

Factor	Value
LOOKUP MoneySecuritiesOnPremisesRate	0.541
Rating Territory	701
Rating Property Type	Contractor

Money And Securities On-Premises CoverageRate = LOOKUP MoneySecuritiesOnPremisesRate (Rating Territory , Rating Property Type)

Premium = 0

Factor	Value
IRPM Factor	1.0
Money And Securities On-Premises CoverageLimit	25000
Crime LCM	1.46
Money And Securities On-Premises CoverageRate	0.541

Premium = Round (IRPM Factor*Round(Money And Securities On-Premises CoverageLimit/1000*Round(Rate*Crime LCM,3),0),0)

Money And Securities Off-Premises Coverage

Factor	Value
LOOKUP MoneySecuritiesOffPremisesRate	0.063
Rating Territory	701
Rating Property Type	Contractor

Money And Securities Off-Premises CoverageRate = LOOKUP MoneySecuritiesOffPremisesRate (Rating Territory , Rating Property Type)

Premium = 0

Factor	Value
IRPM Factor	1.0
Money And Securities Off-Premises CoverageLimit	20000
Crime LCM	1.46
Money And Securities Off-Premises CoverageRate	0.063

Premium = Round (IRPM Factor*Round(Money And Securities Off-Premises CoverageLimit/1000*Round(Rate*Crime LCM,3),0),0)

Water Back-Up And Sump Overflow

Factor	Value
Limit	50000
LOOKUP WaterBackUpAndSumpOverflowPerLimitCharge	125.0

Water Back-Up And Sump Overflow Charge = LOOKUP WaterBackUpAndSumpOverflowPerLimitCharge ('BusinessPersonalProperty' , Limit)

Factor	Value
IRPM Factor	1.0
Deductible Factor	0.893
LCM	1.46
Water Back-Up And Sump Overflow Charge	125.0

Premium = Round (IRPM Factor*Round(Deductible Factor*Round(Charge*LCM,0),0),0)

Equipment Breakdown Coverage

Premium = 0

Factor	Value
Total Bldg Premium Without IRPM	561.0
Total Personal Property Without IRPM	784.0

Premium = Round (0053 * (Total Bldg Premium Without IRPM + Total Personal Property Without IRPM) , 0)

Higher Limits

Building

Area = 0.0

Factor	Value
Area	0
Area	56000

Area = Area + Area

Factor	Value
Automatic Increase Pct	4
LOOKUP AutomaticIncreaseFactor	0.02

Automatic Increase Factor = LOOKUP AutomaticIncreaseFactor (Automatic Increase Pct)

Factor	Value
Rating Territory	701
Building Code Effectiveness Grade	Ungraded
LOOKUP BldgCodeEffectivenessGradeFactor	1.0

Building Code Effectiveness Grade Factor = Building Code Effectiveness GradeFactor (Rating Territory,BldgCodeEffectivenessGrade)

Factor	Value
Rating Territory	701
LOOKUP BldgLimitOfInsRelativityGroup	A

Bldg Limit Of Insurance Relativity Group = LOOKUP BldgLimitOfInsRelativityGroup (Rating Territory)

Factor	Value
Building Limit	300000
LOOKUP BldgLimitOfInsRelativityFactors	0.84
Bldg Limit Of Insurance Relativity Group	A

Bldg Limit Of Insurance Relativity Factor = Round (LOOKUP BldgLimitOfInsRelativityFactors (Building Limit ,Bldg Limit Of Insurance Relativity Group) , 3)

Factor	Value
Eff Date	Mon Jul 17 00:00:00 UTC 2017
Year Of Construction	2010

Age Of Building = Year (Eff Date)-Year Of Construction

Factor	Value
Age Of Building	7.0
LOOKUP AgeOfBuildingFactor	0.85

Age Of Building Factor = LOOKUP AgeOfBuildingFactor (Age Of Building)

Factor	Value
LCM	1.46

Final Building Rate = Round ((Round (Building Rate R A B O P * LCM,3)-Round(WindstormOrHailExclBldgFactor*LCM,3))*RateNumberFactorBldg*ConstructionTypeFactorBldg*BldgLimitOfInsuranceRelativityFactor*PublicProtectionFactorBldg*BldgCodeEffectivenessGradeFactor*SprinkleredFactorBldg*DedFactor*BOPStructureAgeOfBuildingFactor,3)

Building Coverage

Building Coverage Premium = 0

Factor	Value
Building Limit	300000
Final Building Rate	0.142
Functl Bldg Factor	1.0
Years In Business Factor	1.1
Class Of Business Factor	1.0
Secure Plus Endorsement Factor	1.0
Secure Advantage Endorsement Factor	1.2

Building Coverage Premium = Round (Round (Building Limit/1000*Round(Final Building Rate*Functl Bldg Factor*Years In Business Factor*Class Of Business Factor*Secure Plus Endorsement Factor*Secure Advantage Endorsement Factor,3),0),0)

Factor	Value
Building Coverage Premium	561.0
IRPM Factor	1.0

Building Coverage Premium = Round (Building Coverage Premium * IRPM Factor,0)

Factor	Value
Building Coverage Premium	561.0

Building Premium Without IRPM = Building Coverage Premium

Automatic Increase Coverage

Factor	Value
Automatic Increase Pct	4

Automatic Increase Coverage Percentage = Automatic Increase Pct

Factor	Value
LOOKUP AutomaticIncreaseFactor	0.02
Automatic Increase Coverage Percentage	4

Automatic Increase Coverage Factor = LOOKUP AutomaticIncreaseFactor (Automatic Increase Coverage Percentage) * -1

EQ Building Premium = 0.0

EQ Sub Limit Building Premium = 0.0

Sprinkler Leakage EQ Building Premium = 0.0

Tenants Fire Liability Coverage

Factor	Value
LOOKUP TenantsFireLiabInclddLimit	50000

Tenants Fire Liability Coverage Included Limit = LOOKUP TenantsFireLiabInclddLimit ('Y')

Factor	Value
LOOKUP TenantsFireLiabFactor	0.05

Tenants Fire Liability Coverage Factor = LOOKUP TenantsFireLiabFactor ('Y')

Liability And Medical Expenses (Lessors Liability) Coverage

Factor	Value
Zip Code	20619
LOOKUP LiabMedExpensesLessorsRateRABOPS	0.0085

Base Rate RABOP = LOOKUP LiabMedExpensesLessorsRateRABOPS (Zip Code)

Factor	Value
LOOKUP LiabMedExpensesLessorsContrctrsClassFactor	1.139
Class Group	57
Class Code	74011

Class Group Factor = LOOKUP LiabMedExpensesLessorsContrctrsClassFactor (Class Group , Class Code)

Factor	Value
Each Occ Limit	1,000,000
Prod Compld Ops Aggregate Limit	2,000,000
Aggregate Limit	2,000,000
LOOKUP LiabIncrLimitFactor	1.074

Increased Limit Factor = LOOKUP LiabIncrLimitFactor (Each Occ Limit,Prod Compld Ops Aggregate Limit,Aggregate Limit)

Factor	Value
Class Group Factor	1.139
Base Rate RABOP	0.0085

Combined Base Rate = Base Rate RABOP * Class Group Factor

Factor	Value
LCM	1.46
Increased Limit Factor	1.074
Combined Base Rate	0.0096815
Property Damage Liability Deductible Factor	0.993

Final Rate = Round (Combined Base Rate * LCM*IncrLimitFactor*PropDamageLiabDedFactor,3)

Premium = 0

Factor	Value
Years In Business Factor	1.1
Class Of Business Factor	1.0
Secure Advantage Endorsement Factor	1.2
Secure Plus Endorsement Factor	1.0
Final Rate	0.015
Building Limit	300000

Premium = Round (Round (Final Rate * (Building Limit) / 1000 , 0) * Years In Business Factor*Class Of Business Factor*Secure Advantage Endorsement Factor*Secure Plus Endorsement Factor,0)

Factor	Value
Premium	59.0
IRPM Factor	1.0

Premium = Round (Premium * IRPM Factor,0)

Classification

Factor	Value
Business Personal Property Limit	300000

Total Business Personal Peoperty Limit = Business Personal Property Limit

Classification Premium = 0

Factor	Value
Classification Premium	0.0

Classification Premium = Classification Premium

Factor	Value
Classification Premium	0.0
Premium	0.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	0.0
Premium	0.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	0.0
Premium	14.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	14.0
Premium	108.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	122.0
Premium	12.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	134.0
Business Personal Property Coverage Premium	784.0

Classification Premium = Classification Premium + Business Personal Property Coverage Premium

Factor	Value
Classification Premium	918.0
Premium	980.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	1898.0
Premium	0.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	1898.0
Premium	58.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	1956.0
Premium	508.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	2464.0
Premium	1825.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	4289.0
Premium	28.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	4317.0
Premium	75.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	4392.0
Premium	894.0

Classification Premium = Classification Premium + Premium

Factor	Value
Classification Premium	5286.0
Premium	47.0

Classification Premium = Classification Premium + Premium

Factor	Value
Rate Number	19
LOOKUP RateNumberFactorBPP	1.517

Rate Number Factor BPP = LOOKUP RateNumberFactorBPP (Rate Number)

Factor	Value
Property Type	Contractor

Structure Property Type = Property Type

Factor	Value
Structure Property Type	Contractor

Class Property Type = Structure Property Type

Business Personal Property Limit Range = '1 through 999999999'

Factor	Value
Zip Code	20619
LOOKUP BusnPrsnlPropRateRABOPS	0.24199

Business Personal Property Rate RABOP = LOOKUP BusnPrsnlPropRateRABOPS (Zip Code)

Windstorm Or Hail Excl Business Personal Property Factor = 0.0

Factor	Value
LOOKUP ConstructionTypeFactorBPP	0.993
Construction Type	Joisted Masonry

Construction Type Factor BPP = LOOKUP ConstructionTypeFactorBPP (Construction Type)

Factor	Value
LOOKUP PublicProtectionClassPPCFactorBPP	1.14
Fire Protection Class P P C	8

Public Protection Factor BPP = LOOKUP PublicProtectionClassPPCFactorBPP (Fire Protection Class P P C)

Factor	Value
Cclassification Class Description	Air Conditioning Systems/Equipment - Dealer, Distributors, Installation, Servicing, Repair - Office
LOOKUP SprinklerLeakageSusceptibilityGrade	Moderate

Business Personal Property Susceptibility Grade = LOOKUP SprinklerLeakageSusceptibilityGrade (Cclassification Class Description)

Factor	Value
Rate Number	19
LOOKUP SprinkleredFactorBPP	0.85

Sprinklered Factor BPP = LOOKUP SprinkleredFactorBPP (Rate Number)

Factor	Value
LOOKUP BusnPrsnPropLimitOfInsRelativityFactor	0.505
Total Business Personal Peoperty Limit	300000

Business Personal Property Limit Of Insurance Relativity Factor = Round (LOOKUP BusnPrsnPropLimitOfInsRelativityFactor (Total Business Personal Peoperty Limit) , 3)

Factor	Value
LCM	1.46

FinalBusiness Personal Property Rate = Round ((Round (Business Personal Property Rate RABOP * LCM,3)-Round(WindstormOrHailExclBusnPrsnlPropFactor*LCM,3))*RateNumberFactorBPP*ConstructionTypeFactorBPP*BusnPersonalPropertyLimitOfInsuranceRelativityFactor*PublicProtectionFactorBPP*Building Code Effectiveness Grade Factor*SprinkleredFactorBPP*Deductible Factor*Age Of Building Factor,3)

Factor	Value
LOOKUP TRIABusnPrsnlPropRateCountyMD	0.016
County	Prince George's

Terrorism BPP Rate = LOOKUP TRIABusnPrsnlPropRateCountyMD (County)

Factor	Value
LOOKUP TRIABusnPrsnlPropFullRateCountyMD	0.018
County	Prince George's

Terrorism Business Presonal Property Full Rate = LOOKUP TRIABusnPrsnlPropFullRateCountyMD (County)

Factor	Value
LOOKUP TRIABPPNuclBiolChemRadFactorCountyMD	0.1
County	Prince George's

Terrorism BPP Nuclear Biological Chemical Radiological Factor = LOOKUP TRIABPPNuclBiolChemRadFactorCountyMD (County)

Factor	Value
Cclassification Class Description	Air Conditioning Systems/Equipment - Dealer, Distributors, Installation, Servicing, Repair - Office
LOOKUP EQBusnPrsnlPropRateGrade	3

Business Personal Property Rate Grade = LOOKUP EQBusnPrsnlPropRateGrade (Cclassification Class Description)

Factor	Value
Pct Owner Occupied	10% or less

Structure Pct Owner Occupied = Pct Owner Occupied

Business Personal Property Coverage

Business Personal Property Coverage Premium = 0

Factor	Value
FinalBusiness Personal Property Rate	0.198
Business Personal Property Limit	300000
Years In Business Factor	1.1
Class Of Business Factor	1.0
Secure Advantage Endorsement Factor	1.2
Secure Plus Endorsement Factor	1.0

Business Personal Property Coverage Premium = Round (Round (FinalBusiness Personal Property Rate*(Business Personal Property Limit)/1000,0)*Years In Business Factor*Class Of Business Factor*Secure Advantage Endorsement Factor*Secure Plus Endorsement Factor,0)

Factor	Value
Business Personal Property Coverage Premium	784.0
IRPM Factor	1.0

Business Personal Property Coverage Premium = Round (Business Personal Property Coverage Premium * IRPM Factor,0)

Factor	Value
Business Personal Property Coverage Premium	784.0

BPP Premium Without IRPM = Business Personal Property Coverage Premium

Accounts Receivable Coverage

Factor	Value
LOOKUP AccountsReceivableFactor	0.05

Accounts Receivable Coverage Factor = LOOKUP AccountsReceivableFactor ('Y')

Factor	Value
LOOKUP AccountsReceivableOnPremisesInclddLimit	10000

Accounts Receivable Coverage On Premises Included Limit = LOOKUP AccountsReceivableOnPremisesInclddLimit ('Y')

Factor	Value
LOOKUP AccountsReceivableOffPremisesInclddLimit	5000

Accounts Receivable Coverage Off Premises Included Limit = LOOKUP AccountsReceivableOffPremisesInclddLimit ('Y')

Valuable Papers And Records Coverage

Factor	Value
LOOKUP ValuablePapersOnPremisesInclddLimit	10000

On Premises Included Limit = LOOKUP ValuablePapersOnPremisesInclddLimit ('Y')

Factor	Value
LOOKUP ValuablePapersFactor	0.1

Factor = LOOKUP ValuablePapersFactor ('Y')

Factor	Value
LOOKUP ValuablePapersOffPremisesInclddLimit	5000

Off Premises Included Limit = LOOKUP ValuablePapersOffPremisesInclddLimit ('Y')

Outdoor Property Coverage

Factor	Value
LOOKUP OutdoorPropertyCoverageInclddLimit	2500

Outdoor Property Coverage Included Limit = LOOKUP OutdoorPropertyCoverageInclddLimit ('Y')

Factor	Value
LOOKUP OutdoorPropertyFactor	0.3

Outdoor Property Coverage Factor = LOOKUP OutdoorPropertyFactor ('Y')

Factor	Value
Outdoor Property Coverage Limit	100000
Outdoor Property Coverage Included Limit	2500

Outdoor Property Coverage Rating Limit = Round ((Outdoor Property Coverage Limit - (Outdoor Property Coverage Included Limit)) / 1000 , 0)

Theft Limitations Coverage

Factor	Value
LOOKUP TheftLimitationsInclddLimit	2500

Included Limit = LOOKUP TheftLimitationsInclddLimit ('Y')

Factor	Value
LOOKUP TheftLimitationsFactor	0.2

Factor = LOOKUP TheftLimitationsFactor ('Y')

Factor	Value
Limit	100000
Inlcuded Limit	2500

Rating Limit = Round ((Limit - (Inlcuded Limit)) / 1000 , 0)

Business Income From Dependent Properties Coverage

Factor	Value
LOOKUP BusnIncomeDependentPropFactor	0.1

Business Income From Dependent Properties Coverage Factor = LOOKUP BusnIncomeDependentPropFactor ('Y')

Factor	Value
LOOKUP BusnIncomeDependentPropAndSecondaryDependentPropFactor	0.13

Business Income From Dependent Properties And Secondary Dependent Properties Factor = LOOKUP BusnIncomeDependentPropAndSecondaryDependentPropFactor ('Y')

Factor	Value
LOOKUP BusnIncomeDependentPropInclddLimit	5000

Business Income From Dependent Properties Coverage Included Limit = LOOKUP BusnIncomeDependentPropInclddLimit ('Y')

Swimming Pool Coverage

Factor	Value
LOOKUP SwimmingPoolRate	250.0

Rate = LOOKUP SwimmingPoolRate ('Y')

Business Personal Property Temporarily In Portable Storage Units Coverage

Factor	Value
LOOKUP BPPTTemporarilyInPortableStorageUnitsInclddLimit	10000

Included Limit = LOOKUP BPPTTemporarilyInPortableStorageUnitsInclddLimit ('Y')

Electronic Data Liability Limited Coverage

Premium = 0

Factor	Value
Limit	50000
LOOKUP ElectronicDataLiabilityLimitedCoverageFlatCharge	75.0

Premium = Round (LOOKUP ElectronicDataLiabilityLimitedCoverageFlatCharge (Limit) , 0)

Spoilage Coverage

Factor	Value
Coverage Type	Breakdown or Contamination
Maintenance Agreement	Yes
LOOKUP SpoilageRate	0.68
Class Indicator	1

Rate = LOOKUP SpoilageRate (Class Indicator ,Coverage Type ,Maintenance Agreement)

Higher Limits