

**BUSINESSOWNERS**

**POLICY**

**PROGRAM**

**Designed specifically for Agents of**



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**BOP-13**  
**7/00**

**SMIC**  
**11/18**

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## BUSINESSOWNERS POLICY PROGRAM

Rule No.

1.

### ELIGIBILITY:

The Businessowners Policy Program contains rules, classifications, rates and premiums for writing property, liability and other coverages for:

#### a. OWNERS - Building(s) and Business Property.

##### APARTMENT - Building(s) -

- 1) Not over 6 stories in height.
- 2) Containing 5 to 60 units.
- 3) Does not have mercantile occupancy.

##### CHURCHES - Building (s) -

- 1) Principal occupancy is for religious purposes.
- 2) Does not exceed 15,000 sq. ft. per floor.

##### HOTEL / MOTEL - Building(s) -

- 1) Not over 3 stories in height.
  - 2) Containing 5 to 60 units.
  - 3) Mercantile occupancy not to exceed 250 square feet.
- For pool liability, See Optional Liability Section for additional charge.

##### MERCANTILE - Building(s) -

- 1) Principal occupancy is buying and selling of merchandise.
- 2) Does not exceed 15,000 sq. ft. per floor.
- 3) Not over 4 stories in height.

##### OFFICE - Building(s) -

- 1) Primarily used for office purposes.
- 2) Not over 4 stories in height.
- 3) Does not exceed 15,000 sq. ft. per floor.
- 4) Does not have mercantile occupancy.

##### SERVICE - Building(s) -

- 1) Primarily used for service businesses shown in the classification list.
- 2) Not over 4 stories in height.
- 3) Does not exceed 15,000 sq. ft. per floor.

#### b. TENANTS -

**OFFICES** - Does not occupy more than 15,000 sq. ft. in any one building.

**SERVICE** - Does not occupy more than 15,000 sq. ft. in any one building.

##### MERCANTILE -

- 1) Principal business is buying and selling of merchandise.
- 2) Does not exceed 15,000 sq. ft. in any one building.

**\* NOTE: When occupancy contains only offices and apartments, use the highest rated classification.**

**2. POLICY COVERAGE:** Policy coverage is shown for both the Standard and Deluxe Policies.

	<b>Standard Policy</b>	<b>Deluxe Policy</b>
<b>Building</b>	Specified Causes of Loss Replacement Cost or Actual Cash Value	Covered Causes of Loss Not Excluded Replacement Cost or Actual Cash Value
<b>Business Property</b>	Specified Causes of Loss Replacement Cost or Actual Cash Value	Covered Causes of Loss Not Excluded Replacement Cost or Actual Cash Value

**MANDATORY COVERAGES:**

**PROPERTY**

Additional Expense	\$1,000	\$1,000
Debris Removal	See SF-311	See SF-311
Loss of Income	Actual up to 3 Months	Actual up to 6 Months If using SF-10B enter the additional 3 months.

**LIABILITY**

Fire Legal	\$50,000	\$50,000
Liability	See Minimum Limit of Ins.	See Minimum Limit of Ins.
Medical Payments	See Minimum Limit of Ins.	See Minimum Limit of Ins.

**OPTIONAL COVERAGES  
STANDARD POLICY AND  
MANDATORY COVERAGES  
DELUXE POLICY**

	<b>Standard Policy</b>	<b>Deluxe Policy</b>
Accounts Receivable	Optional	\$1,000
Building Inflation Protection	Optional	Included (1% per qtr.)
Business General Liability	Optional	Included
Employee Dishonesty	Optional	\$1,000
Exterior Signs	Optional	\$1,000
Money & Securities	Optional	\$1,000
Personal Injury	Optional	Included
Seasonal Variation	Optional	25% of Business Property limit for 90 day period (90 day period must be shown on Supplemental Declarations).
Sprinkler Leakage	Optional	50% of Business Property limit
Valuable Papers & Records	Optional	\$1,000
While Away From Insured Premises	Optional	15% of Business Property limit up to \$5,000

**OPTIONAL COVERAGES -**

	<b>Standard Policy</b>	<b>Deluxe Policy</b>
Additional Insured	Optional	Optional
Additional Insured - Contractual Obligation	Optional	Optional
Additional Insured Vendors Broad Form	Optional	Optional
Alcoholic Beverages Tax Exclusion	Optional	Optional
Assault & Battery Exclusion	Optional	Optional

<b>OPTIONAL COVERAGES</b>	<b>Standard Policy</b>	<b>Deluxe Policy</b>
Beauty or Barber Shop Liability	Optional	Optional
BOP Extender Endorsement	Optional	Optional
Business Extender	Optional	Optional
Business General Liability (Extra Coverage)	Optional	Optional
Business Premises Exclusion-Other than Designated Premises	Optional	Optional
Businessowners Agreed Amount	Optional	Optional
Businessowners Burglary and Robbery	Optional	Optional
Cause of Loss	Optional	Optional
Clergyperson Professional Legal Liability Coverage	Optional	Optional
Computer Coverage	Optional	Optional
Contingent Liability From Operation of Building Laws Coverage	Optional	Optional
Coverage Applicable to Designated Premises or Project Only	Optional	Optional
Customers Goods	Optional	Optional
Demolition/Debris Removal Coverage	Optional	Optional
Demolition Coverage	Optional	Optional
Employers' Non-Ownership Automobile Coverage	Optional	Optional
Equipment Breakdown Enhancement Endorsement	Mandatory	Mandatory
Exclusion of Newly Acquired Entities	Optional	Optional
Exclusionary Endorsements	Optional	Optional

<b>OPTIONAL COVERAGES</b>	<b>Standard Policy</b>	<b>Deluxe Policy</b>
Extended Pollution Exclusion	Optional	Optional
Extender Endorsement	Optional	Optional
Functional Replacement Cost	Optional	Optional
Hired and Nonowned Auto Cov.	Optional	Optional
Hotel / Motel Extender	Optional	Optional
Increased Cost of Construction	Optional	Optional
Loss of Income - Special Limitations	Optional	Optional If using SF-10B enter the additional 3 months.
Loss Payable	Optional	Optional
Ordinance and Law	Optional	Optional
Outside Grade Floor Building Glass	Optional	Optional
Pool Liability	Optional	Optional
Products/Completed Operations (LS-1) (LS-5 or LS-6)	Automatic -----	----- Automatic
Coverage provided in rate - can be deleted with a rate credit		
Refrigerated Food Products - Food Spoilage	Optional	Optional
Refrigerated Property	Optional	Optional
Storekeepers Burglary and Robbery	Optional	Optional
Tenants Improvements and Betterments	Optional	Optional
Water Damage Exclusion (New York City Only)	Optional	Optional

**MINIMUM LIMIT OF INSURANCE**

<b>PROPERTY</b>	None	None
<b>LIABILITY</b>	100,000 OLT	300,000 BGL
<b>MEDICAL PAYMENTS</b>	500/10,000	1,000/25,000

**3. MANDATORY FORMS:**

Standard Policy - SF-20, SF-1, SF-311, (SF-10B or SF-10S), (SF-345), LS-1, LS-42 (When Food or Beverages are consumed on premises) or LS-43 (For Products/Completed Operations coverage other than food), LS-10 (When LS-5 or LS-6 is attached), LS-59 (Apartments or Building with Apts, constructed prior to 1980 without proof of remediation). LS-84

Deluxe Policy - SF-20, SF-3(Building), SF-4(Bus. Prop.), SF-311, (SF-10B or SF-10D), (SF-345), LS-5, LS-42A (When Food or Beverages are consumed on premises), LS-10, LS-59 (Apartments or Building with Apts, constructed prior to 1980 without proof of remediation). LS-84

(Automatic Coverage can be removed with rate credit).



**4. GENERAL RULES:**

**4-a CANCELLATION -**

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

**4-b CONTRIBUTING INSURANCE - (SF-128) -**

Coverage may be divided between two or more companies using the rates, rules, forms and endorsements of this manual.

**4-c DEFERRED PREMIUM PAYMENT PLAN -**

It is permissible to write a policy for three years with the premium payable annually.

If the premium is paid annually, the installment premium shall be the annual premium as shown in the manual.

**4-d MAXIMUM & MINIMUM CHARGES -**

No additional premium shall be charged, and no return premium shall be allowed when such additional or return premium is less than \$15.00.

Standard Annual Minimum Premium	\$250.00
Deluxe Annual Minimum Premium	350.00

Minimum Retained Premium \$100.00

Minimum Premium applies per location and includes mandatory coverages.

**4-e RATE REVISIONS -**

After the Underwriters Rating Board announces a rate revision, each individual company choosing to adopt the revision, shall determine the effective date(s) for:

- 1) new policies, and
- 2) renewal policies.

**4-f RESTRICTION OF INDIVIDUAL POLICY -**

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of the policy at no reduction in the premium. The request, bearing the signature of the applicant, shall be referred to the Company.

**4-g TERM INSURANCE -**

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

The term factors are listed below:

Term of Policy	Term Factor
1 year	1.0

**4-h WHOLE DOLLAR PREMIUM -**

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

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

**5.**

**RATING:**

All premiums in this manual are ANNUAL per \$100 of Insurance unless otherwise specified.

1. Determine the construction, protection, zone(territory), construction date (Prior or Since 1/60) and rate group of the risk to obtain composite rate.
2. Apply the appropriate Zone factor. (Applicable to Zone 1 - Upstate & Suburban Only.)
3. If there is an Apartment in the insured building, apply one of the following credits: 2.1% - Restaurant or 1.4% - All other, to the building or business property rate.
4. Multiply rate by amount of insurance of Building and Business Property to obtain composite premium.
5. Apply deductible credits.
6. Calculate premiums for optional property coverages and apply deductible credit if applicable.
7. Calculate premium for optional liability coverages.
8. Add Premiums calculated in (5), (6) and (7) above.
9. Apply Scheduled Rating Plan (if applicable).

**CONSTRUCTION -**

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

**FRAME -**

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

**MASONRY -**

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

**FIRE RESISTIVE -**

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

Note: Metal buildings with metal or frame supports shall be classified as frame.  
(Refer to Special Conditions for credit).

## **CONSTRUCTION YEAR -**

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

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

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

## **OWNER-OCCUPIED -**

Building owned and occupied by the insured. The owner must occupy 25% or more of the building to use the owner occupied rates.

## **PROTECTION -**

### **HIGHLY PROTECTED -**

Building is located within 1,000 feet of an approved fire hydrant and within 5 road miles of a responding fire department and is included in the "Highly Protected Community Classification List" which is now a separate reference guide.

### **PROTECTED -**

Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

### **SEMI-PROTECTED -**

Building is located more than 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

### **UNPROTECTED -**

All Others

## **TERRITORY -**

### **ZONE 1 - UPSTATE & SUBURBAN -**

All of state except Richmond, Queens, New York, Bronx and Kings Counties and Upstate Cities.

- Zone 1.1** Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Oswego, St. Lawrence and Washington County.
- Zone 1.2** Allegany, Cattaraugus, Chautauqua, Chemung, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Schuyler, Seneca, Stueben, Wayne, Wyoming and Yates County.
- Zone 1.3** Albany, Broome, Cayuga, Chenango, Cortland, Delaware, Fulton, Madison, Montgomery, Otsego, Rensselaer, Saratoga, Schoharie, Tioga, Tompkins and Warren County.
- Zone 1.4** Columbia, Dutchess, Greene, Putnam, Rockland, Sullivan and Ulster County.
- Zone 1.5** Nassau, Orange, Suffolk, Westchester County.
- Zone 1.6** Erie, Oneida, Onondaga and Schenectady County.

### **ZONE 2 - UPSTATE CITIES -**

Albany City, Binghamton City, Buffalo City, Mount Vernon City, New Rochelle City, Niagara Falls City, Rochester City, Schenectady City, Syracuse City, Troy City, Utica City, Yonkers City.

### **ZONE 3 - NEW YORK CITY -**

Bronx, Kings, New York, Queens, and Richmond County.

## **BUSINESS CLASSIFICATION SECTION**

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

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

<b>BUSINESS PROPERTY CLASSIFICATIONS</b>	<b>*OPTIONAL CRIME</b>	
	<b>RATE GROUP</b>	<b>RATE GROUP</b>
Automobile Accessory Store, No automobile repair work, tire recapping or vulcanizing performed	3	2
Bakeries, selling only (no baking) on premises	1	1
Barber and Beauty Supplies	2	1
Barber Shop	1	1
Beauty Shop	1	1
Beverage Store, selling beer and wine	2	3
Beverage Store, selling no alcoholic beverages	1	1
Book and Magazine Store	1	2
Camera and Photographic Supply Store	3	2
Candy, Nut and Confectionery Store, with No cooking on premises	1	1
Card and Stationery Store	1	1
Carpet Store, with less than 25% of total receipts derived from installation charges.	3	2
Clothing Store	4	3
Confectionery, Candy and Nut Store, with No cooking on premises	1	1
Craft Store	1	1
Curtain and Drapery Store, with less than 25% of the total receipts derived from installation charges	1	2
Department Store with more than \$500,000 annual sales	4	3
Department Store with less than \$500,000 annual sales	1	3
Drapery and Curtain Store with less than 25% of the total receipts derived from installation charges	1	2
Drug Store with NO cooking on premises	3	3
Fabric Store	1	2
Floor Covering Store incl. carpet with less than 25% of the total receipts derived from installation charges	3	2
Florist	1	1
Furniture Store	3	2
Game, Toy and Hobby Store	1	1
Garden and Lawn Store	2	1
General Store	2	2
Gift, Novelty and Souvenir Store	2	1
Glass, Paint and Wallpaper Store	1	1
Hardware Store	2	2

\*Standard & Deluxe Policies, Forms SF-55, and SF-58A, see Optional Coverages Section I.

The optional crime rate group for Apartment, Hotel/Motel, Office, or Church is Rate Group 1.

<b>BUSINESS PROPERTY CLASSIFICATIONS</b>	<b>RATE GROUP</b>	<b>*OPTIONAL CRIME RATE GROUP</b>
Health Food Store	1	2
Hobby, Toy and Game Store	1	1
Household Appliance Store, with less than 25% of total receipts derived from off-premises repair and service operations	3	2
Ice Cream Store, NO cooking on premises	1	1
Kitchen Accessories Store	2	2
Lawn and Garden Supply Store	2	1
Leather Goods Store	1	3
Liquor Store	3	3
Magazine and Book Store	1	2
Music, Tape and Record Store	4	2
Novelty, Gift and Souvenir Store	2	1
Nut, Candy and Confectionery Store, with NO cooking on premises	1	1
Office Machine Store	2	2
Optical Goods	1	1
Paint, Glass and Wallpaper Store	1	1
Pet Store	2	1
Photographic and Camera Supply Store	3	2
Radio and Television Store with less than 25% of total receipts derived from repair and service operations	4	3
Record, Tape and Music Store	4	2
Retail, NOC	2	2
Restaurant Equipment	2	2
Sewing Machine Store	1	2
Shoe Repair Store	2	2
Shoe Store	2	2
Souvenir, Gift and Novelty Store	2	1
Sporting Goods Store	4	4
Stationery and Card Store	1	2
Tailor Shops (Men's and Women's)	1	1
Tape, Music and Record Store	4	2
Television and Radio Store with less than 25% of total receipts derived from repair and service operations	4	3
Tobacco Store	3	3
Toy, Hobby and Game Store	1	1
Upholstery Goods Store with less than 25% of total receipts derived from work performed	1	2
Vacuum Cleaner Sales and Service Store	1	2
Variety Store	4	3
Video Store	2	3
Wallpaper, Paint and Glass Store	1	1
Wholesale, NOC	1	2

**OCCUPANCY CLASSIFICATION LIST**

<b>SERVICE</b>		<b>*OPTIONAL</b>
<b>DESCRIPTION</b>	<b>RATE</b>	<b>CRIME</b>
	<b>GROUP</b>	<b>RATE</b>
		<b>GROUP</b>
Appliance repair	3	2
Automatic Car Wash	3	2
Clothing alteration, pressing & repair	4	3
Clothing rental	3	3
Clubs	4	3
Coin Operated Laundries and dry cleaners (self service - attended)	3	3
Dental Labs	2	1
Electrotyping	1	2
Engraving	1	1
Funeral Directors	4	1
Laundry and Dry Cleaning pick up stations (no cleaning on premises)	1	1
Letter Service (mailing or addressing)	1	1
Linen Supply	2	1
Linotyping	1	1
Lithographing	1	1
Photocopying & Blueprinting	1	1
Photoengraving	1	1
Photofinishing Laboratories	2	2
Photographic Studios	4	2
Printing - Commercial and Related Services	1	1
Radio & TV Repair	3	3
Shoe Repair	4	2
Stenographic & Duplicating, NOC	1	1
Storage Buildings	1	1
Tailors	4	3
Tuxedo Rental	3	3
Valet Service	2	3
Watch, Clock & Jewelry Repair	3	3



**SPECIAL CONDITIONS**

**% OF CREDIT**

External Fire Alarm System	3%
Approved Watchman Service	4%
Central Station Reporting	8%
Smoke Detectors	2%
Burglary Alarm only	3%

Fire Resistive (masonry rates)	25%
* Sprinklered (Attach SF-53)	35%
* Fire Resistive & Sprinklered	50%

Restaurants and other establishments with cooking -  
Approved hood and duct system meaning a fire suppression system including a contract for maintenance and cleaning.

Hood & Duct System conforming to standards	10%
Above, including approved fire suppression system	5%
All above, including maintenance contracts	5%

Metal Buildings with metal or frame supports	15%
Storage Building with no utilities	15%

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

## **ZONE FACTORS**

<b>Classification</b>	<b>Zone</b>					
	<b>1.1</b>	<b>1.2</b>	<b>1.3</b>	<b>1.4</b>	<b>1.5</b>	<b>1.6</b>
Apartments	1.15	.95	.95	1.00	1.25	1.25
Churches	1.00	1.00	1.00	1.00	1.00	1.00
Hotels/Motels	1.15	.95	.95	1.00	1.25	1.25
Mercantile						
Building	1.05	.95	.95	1.00	1.00	1.05
Business Property	1.00	.80	.80	.95	1.00	1.00
Office	1.00	1.00	1.00	1.00	1.05	1.00
Service						
Building	.95	1.00	1.00	.95	1.05	1.05
Business Property	.95	1.00	1.00	.95	1.00	1.00

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**FRAME - ZONE 1 - UPSTATE & SUBURBAN**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.86	0.99	1.29	0.95	1.09	1.42
LESSOR - TENANT	0.95	1.09	1.42	1.04	1.20	1.56
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	1.14	1.31	1.70	1.25	1.44	1.87
LESSOR - TENANT	1.25	1.44	1.87	1.37	1.58	2.06
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.47	1.69	2.21	1.62	1.86	2.43
LESSOR - TENANT	1.62	1.86	2.43	1.78	2.05	2.67
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.72	1.89	2.16	1.89	2.08	2.37
2	1.83	2.02	2.30	2.00	2.20	2.51
3	1.91	2.10	2.40	2.75	3.03	3.46
4	2.07	2.27	2.60	3.14	3.45	3.93
5	2.46	2.71	3.08	3.51	3.86	4.38
<b>*** SERVICE</b>						
1	1.24	1.36	1.56	1.36	1.50	1.72
2	1.37	1.51	1.72	1.51	1.66	1.89
3	1.43	1.57	1.80	1.57	1.73	1.98
4	1.55	1.71	1.95	1.71	1.88	2.15
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.60	0.78	1.06	0.67	0.87	1.19
HOTEL / MOTEL	0.51	0.66	0.90	0.57	0.74	1.00
OFFICE						
OWNER OCCUPIED	0.43	0.51	0.65	0.56	0.65	0.84
LESSOR - TENANT	0.49	0.57	0.73	0.62	0.73	0.93
CHURCH	0.58	0.64	0.76	0.64	0.70	0.83

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**FRAME - ZONE 1 - UPSTATE & SUBURBAN**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.95	1.09	1.42	1.04	1.20	1.56
LESSOR - TENANT	1.04	1.20	1.56	1.15	1.32	1.72
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	1.25	1.44	1.87	1.37	1.58	2.06
LESSOR - TENANT	1.37	1.58	2.06	1.51	1.74	2.27
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.62	1.86	2.43	1.78	2.05	2.67
LESSOR - TENANT	1.78	2.05	2.67	1.96	2.25	2.94
<b><u>BUSINESS PROPERTY</u></b>						
<b>***    MERCANTILE</b>						
1	1.89	2.08	2.37	2.08	2.29	2.61
2	2.02	2.22	2.53	2.20	2.42	2.76
3	2.10	2.31	2.64	3.03	3.33	3.80
4	2.27	2.50	2.85	3.45	3.79	4.33
5	2.71	2.98	3.38	3.86	4.24	4.82
<b>***    SERVICE</b>						
1	1.36	1.50	1.72	1.50	1.65	1.89
2	1.51	1.66	1.89	1.66	1.83	2.08
3	1.57	1.73	1.98	1.73	1.90	2.18
4	1.71	1.88	2.15	1.88	2.06	2.37
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.66	0.86	1.16	0.74	0.96	1.30
HOTEL / MOTEL	0.56	0.72	0.99	0.62	0.81	1.10
OFFICE						
OWNER OCCUPIED	0.48	0.56	0.72	0.61	0.72	0.92
LESSOR - TENANT	0.54	0.63	0.80	0.68	0.80	1.02
CHURCH	0.64	0.70	0.83	0.70	0.77	0.92

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**MASONRY - ZONE 1 - UPSTATE & SUBURBAN**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	p	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.67	0.77	1.01	0.74	0.85	1.11
LESSOR - TENANT	0.74	0.85	1.11	0.81	0.93	1.22
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	0.89	1.02	1.33	0.97	1.12	1.46
LESSOR - TENANT	0.97	1.12	1.46	1.07	1.23	1.61
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.15	1.32	1.72	1.26	1.45	1.89
LESSOR - TENANT	1.26	1.45	1.89	1.39	1.60	2.08
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.63	1.80	2.05	1.80	1.98	2.26
2	1.74	1.91	2.18	1.90	2.09	2.38
3	1.82	2.00	2.28	2.62	2.88	3.28
4	1.96	2.16	2.47	2.98	3.28	3.74
5	2.34	2.57	2.92	3.33	3.67	4.17
<b>*** SERVICE</b>						
1	1.07	1.17	1.34	1.17	1.29	1.48
2	1.18	1.30	1.48	1.30	1.43	1.63
3	1.23	1.35	1.55	1.35	1.49	1.70
4	1.33	1.47	1.68	1.47	1.61	1.85
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.54	0.70	0.95	0.60	0.78	1.07
HOTEL / MOTEL	0.46	0.59	0.81	0.51	0.66	0.90
OFFICE						
OWNER OCCUPIED	0.31	0.36	0.46	0.40	0.46	0.60
LESSOR - TENANT	0.35	0.40	0.52	0.44	0.52	0.66
CHURCH	0.46	0.51	0.61	0.51	0.56	0.67

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**MASONRY - ZONE 1 - UPSTATE & SUBURBAN**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.74	0.85	1.11	0.81	0.93	1.22
LESSOR - TENANT	0.81	0.93	1.22	0.89	1.03	1.34
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	0.97	1.12	1.46	1.07	1.23	1.61
LESSOR - TENANT	1.07	1.23	1.61	1.18	1.36	1.77
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.26	1.45	1.89	1.39	1.60	2.08
LESSOR - TENANT	1.39	1.60	2.08	1.53	1.76	2.29
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.80	1.98	2.26	1.98	2.17	2.48
2	1.91	2.11	2.40	2.09	2.30	2.62
3	2.00	2.20	2.51	2.88	3.16	3.61
4	2.16	2.38	2.71	3.28	3.60	4.11
5	2.57	2.83	3.22	3.67	4.03	4.58
<b>*** SERVICE</b>						
1	1.17	1.29	1.48	1.29	1.42	1.62
2	1.30	1.43	1.63	1.43	1.57	1.79
3	1.35	1.49	1.70	1.49	1.63	1.87
4	1.47	1.61	1.85	1.61	1.78	2.03
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.59	0.77	1.05	0.66	0.86	1.17
HOTEL / MOTEL	0.50	0.65	0.89	0.56	0.73	0.99
OFFICE						
OWNER OCCUPIED	0.34	0.40	0.51	0.44	0.51	0.65
LESSOR - TENANT	0.38	0.44	0.57	0.48	0.57	0.73
CHURCH	0.51	0.56	0.67	0.56	0.62	0.73

\* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.

\*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.

\*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**FRAME - ZONE 2 - UPSTATE CITIES**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	p	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.94	1.09	1.42	1.04	1.19	1.56
LESSOR - TENANT	1.04	1.19	1.56	1.14	1.31	1.71
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	1.16	1.34	1.74	1.28	1.47	1.92
LESSOR - TENANT	1.28	1.47	1.92	1.41	1.62	2.11
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.51	1.73	2.26	1.66	1.91	2.49
LESSOR - TENANT	1.66	1.91	2.49	1.82	2.10	2.73
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.67	1.84	2.10	1.84	2.02	2.31
2	1.78	1.96	2.23	1.94	2.14	2.44
3	1.86	2.04	2.33	2.68	2.94	3.36
4	2.01	2.21	2.52	3.05	3.35	3.82
5	2.39	2.63	2.99	3.41	3.75	4.26
<b>*** SERVICE</b>						
1	1.29	1.42	1.63	1.42	1.57	1.79
2	1.43	1.58	1.80	1.58	1.73	1.98
3	1.49	1.64	1.88	1.64	1.80	2.07
4	1.62	1.78	2.04	1.78	1.96	2.25

**BUILDING AND BUSINESS PROPERTY**

APARTMENT	0.75	0.97	1.32	0.84	1.09	1.48
HOTEL / MOTEL	0.63	0.82	1.12	0.71	0.92	1.25
OFFICE						
OWNER OCCUPIED	0.45	0.53	0.68	0.58	0.68	0.88
LESSOR - TENANT	0.51	0.59	0.76	0.65	0.76	0.97
CHURCH	0.60	0.66	0.79	0.66	0.73	0.87

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**FRAME - ZONE 2 - UPSTATE CITIES**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	1.04	1.19	1.56	1.14	1.31	1.71
LESSOR - TENANT	1.14	1.31	1.71	1.26	1.44	1.88
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	1.28	1.47	1.92	1.41	1.62	2.11
LESSOR - TENANT	1.41	1.62	2.11	1.55	1.78	2.32
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.66	1.91	2.49	1.82	2.10	2.73
LESSOR - TENANT	1.82	2.10	2.73	2.01	2.31	3.01
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.84	2.02	2.31	2.02	2.22	2.54
2	1.96	2.15	2.46	2.14	2.35	2.68
3	2.04	2.25	2.56	2.94	3.24	3.69
4	2.21	2.43	2.78	3.35	3.69	4.21
5	2.63	2.90	3.29	3.75	4.13	4.69
<b>*** SERVICE</b>						
1	1.42	1.57	1.79	1.57	1.72	1.97
2	1.58	1.73	1.98	1.73	1.91	2.17
3	1.64	1.80	2.07	1.80	1.99	2.27
4	1.78	1.96	2.25	1.96	2.16	2.47
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.82	1.07	1.46	0.92	1.20	1.63
HOTEL / MOTEL	0.70	0.90	1.23	0.78	1.01	1.38
OFFICE						
OWNER OCCUPIED	0.50	0.58	0.75	0.64	0.75	0.96
LESSOR - TENANT	0.56	0.65	0.84	0.71	0.83	1.07
CHURCH	0.66	0.73	0.87	0.73	0.80	0.96

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85



**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**MASONRY - ZONE 2 - UPSTATE CITIES**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.74	0.85	1.10	0.81	0.93	1.21
LESSOR - TENANT	0.81	0.93	1.21	0.89	1.02	1.34
<b>*MERCANTILE</b>						
<b>(RATING GROUP 1-3)</b>						
OWNER OCCUPIED	0.91	1.04	1.36	1.00	1.15	1.49
LESSOR - TENANT	1.00	1.15	1.49	1.10	1.26	1.64
<b>(RATING GROUP 4-5)</b>						
OWNER OCCUPIED	1.18	1.35	1.76	1.29	1.49	1.94
LESSOR - TENANT	1.29	1.49	1.94	1.42	1.64	2.13
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.59	1.75	1.99	1.75	1.92	2.19
2	1.69	1.86	2.12	1.84	2.03	2.31
3	1.76	1.94	2.21	2.54	2.80	3.19
4	1.91	2.10	2.40	2.90	3.18	3.63
5	2.27	2.50	2.84	3.24	3.56	4.05
<b>*** SERVICE</b>						
1	1.11	1.22	1.40	1.22	1.35	1.54
2	1.23	1.35	1.55	1.35	1.49	1.70
3	1.28	1.41	1.62	1.41	1.55	1.78
4	1.39	1.53	1.76	1.53	1.69	1.93
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.67	0.87	1.19	0.75	0.98	1.33
HOTEL / MOTEL	0.57	0.74	1.01	0.64	0.83	1.13
<b>OFFICE</b>						
OWNER OCCUPIED	0.32	0.38	0.48	0.41	0.48	0.62
LESSOR - TENANT	0.36	0.42	0.54	0.46	0.54	0.69
CHURCH	0.48	0.53	0.63	0.53	0.58	0.70

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**MASONRY - ZONE 2 - UPSTATE CITIES**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.81	0.93	1.21	0.89	1.02	1.34
LESSOR - TENANT	0.89	1.02	1.34	0.98	1.13	1.47
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	1.00	1.15	1.49	1.10	1.26	1.64
LESSOR - TENANT	1.10	1.26	1.64	1.21	1.39	1.81
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.29	1.49	1.94	1.42	1.64	2.13
LESSOR - TENANT	1.42	1.64	2.13	1.56	1.80	2.35
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.75	1.92	2.19	1.92	2.11	2.41
2	1.86	2.05	2.34	2.03	2.23	2.55
3	1.94	2.13	2.44	2.80	3.08	3.51
4	2.10	2.31	2.64	3.18	3.50	4.00
5	2.50	2.75	3.13	3.56	3.92	4.45
<b>*** SERVICE</b>						
1	1.22	1.35	1.54	1.35	1.48	1.70
2	1.35	1.49	1.70	1.49	1.64	1.87
3	1.41	1.55	1.78	1.55	1.71	1.96
4	1.53	1.69	1.93	1.69	1.85	2.12
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.74	0.96	1.31	0.83	1.08	1.47
HOTEL / MOTEL	0.63	0.81	1.11	0.70	0.91	1.24
OFFICE						
OWNER OCCUPIED	0.35	0.41	0.53	0.46	0.53	0.68
LESSOR - TENANT	0.40	0.46	0.60	0.51	0.59	0.76
CHURCH	0.53	0.58	0.70	0.58	0.64	0.76

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**FRAME - ZONE 3 - NEW YORK CITY**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>	<u>DELUXE POLICY</u>
	HP	HP
<b>**SERVICE</b>		
OWNER OCCUPIED	1.57	1.73
LESSOR - TENANT	1.73	1.90
<b>*MERCANTILE</b>		
(RATING GROUP 1-3)		
OWNER OCCUPIED	2.07	2.26
LESSOR - TENANT	2.26	2.47
(RATING GROUP 4-5)		
OWNER OCCUPIED	2.68	2.95
LESSOR - TENANT	2.95	3.24
<b>BUSINESS PROPERTY</b>		
<b>*** MERCANTILE</b>		
1	3.29	3.61
2	3.48	3.79
3	3.64	5.25
4	3.94	5.98
5	4.69	6.68
<b>*** SERVICE</b>		
1	2.61	2.87
2	2.86	3.15
3	3.00	3.30
4	3.27	3.60
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>		
APARTMENT	0.78	0.87
HOTEL / MOTEL	0.66	0.74
OFFICE		
OWNER OCCUPIED	0.57	0.73
LESSOR - TENANT	0.62	0.79
CHURCH	0.83	0.91

\* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.

\*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.

\*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .70

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**FRAME - ZONE 3 - NEW YORK CITY**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>	<u>DELUXE POLICY</u>
	HP	HP
<b>**SERVICE</b>		
OWNER OCCUPIED	1.73	1.90
LESSOR - TENANT	1.90	2.09
<b>*MERCANTILE</b>		
(RATING GROUP 1-3)		
OWNER OCCUPIED	2.28	2.49
LESSOR - TENANT	2.49	2.71
(RATING GROUP 4-5)		
OWNER OCCUPIED	2.95	3.24
LESSOR - TENANT	3.24	3.57
<b><u>BUSINESS PROPERTY</u></b>		
<b>*** MERCANTILE</b>		
1	3.61	3.98
2	3.83	4.17
3	4.01	5.77
4	4.34	6.58
5	5.16	7.35
<b>*** SERVICE</b>		
1	2.87	3.16
2	3.15	3.47
3	3.30	3.63
4	3.60	3.96
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>		
APARTMENT	0.85	0.96
HOTEL / MOTEL	0.73	0.82
OFFICE		
OWNER OCCUPIED	0.62	0.80
LESSOR - TENANT	0.68	0.87
CHURCH	0.91	1.00

\* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.

\*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.

\*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .70

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**MASONRY - ZONE 3 - NEW YORK CITY**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>	<u>DELUXE POLICY</u>
	HP	HP
<b>**SERVICE</b>		
OWNER OCCUPIED	0.53	0.58
LESSOR - TENANT	0.58	0.64
<b>*MERCANTILE</b>		
(RATING GROUP 1-3)		
OWNER OCCUPIED	0.70	0.76
LESSOR - TENANT	0.76	0.83
(RATING GROUP 4-5)		
OWNER OCCUPIED	0.90	0.99
LESSOR - TENANT	0.99	1.09
<b><u>BUSINESS PROPERTY</u></b>		
<b>*** MERCANTILE</b>		
1	2.56	2.82
2	2.75	3.00
3	2.88	4.15
4	3.12	4.72
5	3.71	5.28
<b>*** SERVICE</b>		
1	1.59	1.75
2	1.75	1.92
3	1.83	2.01
4	2.00	2.20
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>		
APARTMENT	0.55	0.62
HOTEL / MOTEL	0.47	0.53
OFFICE		
OWNER OCCUPIED	0.27	0.34
LESSOR - TENANT	0.29	0.37
CHURCH	0.66	0.73

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .70

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**P**

**MASONRY - ZONE 3 - NEW YORK CITY**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**PRIOR TO 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>	<u>DELUXE POLICY</u>
	HP	HP
<b>**SERVICE</b>		
OWNER OCCUPIED	0.58	0.64
LESSOR - TENANT	0.64	0.70
<b>*MERCANTILE</b>		
(RATING GROUP 1-3)		
OWNER OCCUPIED	0.76	0.83
LESSOR - TENANT	0.83	0.91
(RATING GROUP 4-5)		
OWNER OCCUPIED	0.99	1.09
LESSOR - TENANT	1.09	1.20
<b><u>BUSINESS PROPERTY</u></b>		
<b>*** MERCANTILE</b>		
1	2.82	3.10
2	3.02	3.30
3	3.16	4.56
4	3.43	5.20
5	4.08	5.81
<b>*** SERVICE</b>		
1	1.75	1.93
2	1.92	2.11
3	2.01	2.22
4	2.20	2.42
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>		
APARTMENT	0.61	0.68
HOTEL / MOTEL	0.52	0.58
OFFICE		
OWNER OCCUPIED	0.29	0.38
LESSOR - TENANT	0.32	0.41
CHURCH	0.73	0.80

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .70

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**FRAME - ZONE 1 - UPSTATE &- SUBURBAN**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.82	0.94	1.23	0.90	1.03	1.35
LESSOR - TENANT	0.90	1.03	1.35	0.99	1.14	1.48
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	1.08	1.24	1.62	1.19	1.36	1.78
LESSOR - TENANT	1.19	1.36	1.78	1.30	1.50	1.96
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.40	1.61	2.10	1.54	1.77	2.31
LESSOR - TENANT	1.54	1.77	2.31	1.69	1.95	2.54
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.63	1.80	2.05	1.80	1.98	2.26
2	1.74	1.91	2.18	1.90	2.09	2.38
3	1.82	2.00	2.28	2.62	2.88	3.28
4	1.96	2.16	2.47	2.98	3.28	3.74
5	2.34	2.57	2.92	3.33	3.67	4.17
<b>*** SERVICE</b>						
1	1.18	1.29	1.48	1.29	1.42	1.63
2	1.30	1.43	1.64	1.43	1.58	1.80
3	1.36	1.49	1.71	1.49	1.64	1.88
4	1.47	1.62	1.86	1.62	1.78	2.04
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.57	0.74	1.01	0.64	0.83	1.13
HOTEL / MOTEL	0.48	0.62	0.85	0.54	0.70	0.95
OFFICE						
OWNER OCCUPIED	0.41	0.48	0.62	0.53	0.62	0.80
LESSOR - TENANT	0.46	0.54	0.69	0.59	0.69	0.88
CHURCH	0.55	0.60	0.72	0.60	0.66	0.79

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**FRAME - ZONE 1 - UPSTATE & SUBURBAN**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.90	1.03	1.35	0.99	1.14	1.48
LESSOR - TENANT	0.99	1.14	1.48	1.09	1.25	1.63
<b>*MERCANTILE</b>						
<b>(RATING GROUP 1-3)</b>						
OWNER OCCUPIED	1.19	1.36	1.78	1.30	1.50	1.96
LESSOR - TENANT	1.30	1.50	1.96	1.44	1.65	2.15
<b>(RATING GROUP 4-5)</b>						
OWNER OCCUPIED	1.54	1.77	2.31	1.69	1.95	2.54
LESSOR - TENANT	1.69	1.95	2.54	1.86	2.14	2.79
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.80	1.98	2.26	1.98	2.17	2.48
2	1.91	2.11	2.40	2.09	2.30	2.62
3	2.00	2.20	2.51	2.88	3.16	3.61
4	2.16	2.38	2.71	3.28	3.60	4.11
5	2.57	2.83	3.22	3.67	4.03	4.58
<b>*** SERVICE</b>						
1	1.29	1.42	1.63	1.42	1.57	1.79
2	1.43	1.58	1.80	1.58	1.73	1.98
3	1.49	1.64	1.88	1.64	1.81	2.07
4	1.62	1.78	2.04	1.78	1.96	2.25
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.62	0.81	1.11	0.70	0.91	1.24
HOTEL / MOTEL	0.53	0.69	0.94	0.59	0.77	1.05
<b>OFFICE</b>						
OWNER OCCUPIED	0.45	0.53	0.68	0.58	0.68	0.88
LESSOR - TENANT	0.51	0.59	0.76	0.65	0.76	0.97
CHURCH	0.60	0.66	0.79	0.66	0.73	0.87

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85



**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**MASONRY - ZONE 1 - UPSTATE & SUBURBAN**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.64	0.73	0.96	0.70	0.81	1.05
LESSOR - TENANT	0.70	0.81	1.05	0.77	0.89	1.16
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	0.84	0.97	1.26	0.93	1.06	1.39
LESSOR - TENANT	0.93	1.06	1.39	1.02	1.17	1.53
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.09	1.25	1.64	1.20	1.38	1.80
LESSOR - TENANT	1.20	1.38	1.80	1.32	1.52	1.98
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.55	1.71	1.95	1.71	1.88	2.14
2	1.65	1.82	2.07	1.80	1.98	2.26
3	1.72	1.90	2.16	2.48	2.73	3.12
4	1.87	2.05	2.34	2.83	3.11	3.55
5	2.22	2.44	2.78	3.17	3.48	3.96
<b>*** SERVICE</b>						
1	1.01	1.11	1.28	1.11	1.22	1.40
2	1.12	1.23	1.41	1.23	1.36	1.55
3	1.17	1.28	1.47	1.28	1.41	1.62
4	1.27	1.39	1.60	1.39	1.53	1.76
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.51	0.66	0.90	0.57	0.74	1.01
HOTEL / MOTEL	0.43	0.56	0.77	0.48	0.63	0.86
<b>OFFICE</b>						
OWNER OCCUPIED	0.29	0.34	0.44	0.38	0.44	0.57
LESSOR - TENANT	0.33	0.38	0.49	0.42	0.49	0.63
CHURCH	0.44	0.48	0.58	0.48	0.53	0.63

\* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.

\*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.

\*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESS OWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**MASONRY - ZONE 1 - UPSTATE & SUBURBAN**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.70	0.81	1.05	0.77	0.89	1.16
LESSOR - TENANT	0.77	0.89	1.16	0.85	0.98	1.27
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	0.93	1.06	1.39	1.02	1.17	1.53
LESSOR - TENANT	1.02	1.17	1.53	1.12	1.29	1.68
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.20	1.38	1.80	1.32	1.52	1.98
LESSOR - TENANT	1.32	1.52	1.98	1.45	1.67	2.18
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.71	1.88	2.14	1.88	2.07	2.36
2	1.82	2.00	2.28	1.98	2.18	2.49
3	1.90	2.09	2.38	2.73	3.01	3.43
4	2.05	2.26	2.58	3.11	3.42	3.91
5	2.44	2.69	3.05	3.48	3.83	4.35
<b>*** SERVICE</b>						
1	1.11	1.22	1.40	1.22	1.35	1.54
2	1.23	1.36	1.55	1.36	1.49	1.70
3	1.28	1.41	1.62	1.41	1.55	1.78
4	1.39	1.53	1.76	1.53	1.69	1.93
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.56	0.73	1.00	0.63	0.82	1.11
HOTEL / MOTEL	0.48	0.62	0.84	0.53	0.69	0.94
OFFICE						
OWNER OCCUPIED	0.32	0.38	0.48	0.41	0.49	0.62
LESSOR - TENANT	0.36	0.42	0.54	0.46	0.54	0.69
CHURCH	0.48	0.53	0.63	0.53	0.58	0.70

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MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**FRAME - ZONE 2 - UPSTATE CITIES**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.90	1.03	1.34	0.99	1.13	1.48
LESSOR - TENANT	0.99	1.13	1.48	1.08	1.25	1.63
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	1.10	1.27	1.66	1.21	1.40	1.82
LESSOR - TENANT	1.21	1.40	1.82	1.34	1.54	2.00
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.43	1.65	2.15	1.57	1.81	2.36
LESSOR - TENANT	1.57	1.81	2.36	1.73	1.99	2.60
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.59	1.75	1.99	1.75	1.92	2.19
2	1.69	1.86	2.12	1.84	2.03	2.31
3	1.76	1.94	2.21	2.54	2.80	3.19
4	1.91	2.10	2.40	2.90	3.18	3.63
5	2.27	2.50	2.84	3.24	3.56	4.05
<b>*** SERVICE</b>						
1	1.23	1.35	1.55	1.35	1.49	1.70
2	1.36	1.50	1.71	1.50	1.65	1.88
3	1.42	1.56	1.79	1.56	1.71	1.96
4	1.54	1.69	1.94	1.69	1.86	2.13
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.71	0.92	1.26	0.80	1.03	1.41
HOTEL / MOTEL	0.60	0.78	1.06	0.67	0.87	1.19
OFFICE						
OWNER OCCUPIED	0.43	0.50	0.65	0.55	0.65	0.83
LESSOR - TENANT	0.48	0.56	0.72	0.62	0.72	0.92
CHURCH	0.57	0.63	0.75	0.63	0.69	0.83

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MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**FRAME - ZONE 2 - UPSTATE CITIES**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.99	1.13	1.48	1.08	1.25	1.63
LESSOR - TENANT	1.08	1.25	1.63	1.19	1.37	1.79
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	1.21	1.40	1.82	1.34	1.54	2.00
LESSOR - TENANT	1.34	1.54	2.00	1.47	1.69	2.20
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.57	1.81	2.36	1.73	1.99	2.60
LESSOR - TENANT	1.73	1.99	2.60	1.90	2.19	2.86
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.75	1.92	2.19	1.92	2.11	2.41
2	1.86	2.05	2.34	2.03	2.23	2.55
3	1.94	2.13	2.44	2.80	3.08	3.51
4	2.10	2.31	2.64	3.18	3.50	4.00
5	2.50	2.75	3.13	3.56	3.92	4.45
<b>*** SERVICE</b>						
1	1.35	1.49	1.70	1.49	1.64	1.87
2	1.50	1.65	1.88	1.65	1.81	2.07
3	1.56	1.71	1.96	1.71	1.89	2.16
4	1.69	1.86	2.13	1.86	2.05	2.35
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.78	1.02	1.38	0.87	1.14	1.55
HOTEL / MOTEL	0.66	0.86	1.17	0.74	0.96	1.31
<b>OFFICE</b>						
OWNER OCCUPIED	0.47	0.55	0.71	0.61	0.71	0.91
LESSOR - TENANT	0.53	0.62	0.80	0.68	0.79	1.02
CHURCH	0.63	0.69	0.83	0.69	0.76	0.91

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MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**MASONRY - ZONE 2 - UPSTATE CITIES**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.70	0.80	1.05	0.77	0.88	1.15
LESSOR - TENANT	0.77	0.88	1.15	0.85	0.97	1.27
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	0.86	0.99	1.29	0.95	1.09	1.42
LESSOR - TENANT	0.95	1.09	1.42	1.04	1.20	1.56
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.12	1.28	1.67	1.23	1.41	1.84
LESSOR - TENANT	1.23	1.41	1.84	1.35	1.55	2.03
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.51	1.66	1.89	1.66	1.83	2.08
2	1.61	1.77	2.02	1.75	1.93	2.20
3	1.68	1.84	2.10	2.42	2.66	3.03
4	1.81	2.00	2.28	2.75	3.03	3.45
5	2.16	2.38	2.70	3.08	3.38	3.85
<b>*** SERVICE</b>						
1	1.06	1.16	1.33	1.16	1.28	1.47
2	1.17	1.29	1.47	1.29	1.42	1.62
3	1.22	1.34	1.54	1.34	1.47	1.69
4	1.32	1.46	1.67	1.46	1.60	1.83
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.64	0.83	1.13	0.72	0.93	1.27
HOTEL / MOTEL	0.54	0.70	0.96	0.61	0.79	1.07
<b>OFFICE</b>						
OWNER OCCUPIED	0.31	0.36	0.46	0.39	0.46	0.59
LESSOR - TENANT	0.34	0.40	0.51	0.44	0.51	0.66
CHURCH	0.46	0.50	0.60	0.50	0.55	0.66

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\*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**MASONRY - ZONE 2 - UPSTATE CITIES**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>			<u>DELUXE POLICY</u>		
	HP	P	SP/U	HP	P	SP/U
<b>**SERVICE</b>						
OWNER OCCUPIED	0.77	0.88	1.15	0.85	0.97	1.27
LESSOR - TENANT	0.85	0.97	1.27	0.93	1.07	1.40
<b>*MERCANTILE</b>						
(RATING GROUP 1-3)						
OWNER OCCUPIED	0.95	1.09	1.42	1.04	1.20	1.56
LESSOR - TENANT	1.04	1.20	1.56	1.15	1.32	1.72
(RATING GROUP 4-5)						
OWNER OCCUPIED	1.23	1.41	1.84	1.35	1.55	2.03
LESSOR - TENANT	1.35	1.55	2.03	1.49	1.71	2.23
<b><u>BUSINESS PROPERTY</u></b>						
<b>*** MERCANTILE</b>						
1	1.66	1.83	2.08	1.83	2.01	2.29
2	1.77	1.94	2.22	1.93	2.12	2.42
3	1.84	2.03	2.31	2.66	2.92	3.33
4	2.00	2.20	2.50	3.03	3.33	3.80
5	2.38	2.61	2.97	3.38	3.72	4.23
<b>*** SERVICE</b>						
1	1.16	1.28	1.47	1.28	1.41	1.61
2	1.29	1.42	1.62	1.42	1.56	1.78
3	1.34	1.47	1.69	1.47	1.62	1.86
4	1.46	1.60	1.83	1.60	1.76	2.02
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>						
APARTMENT	0.70	0.91	1.24	0.79	1.02	1.39
HOTEL / MOTEL	0.59	0.77	1.05	0.67	0.87	1.18
OFFICE						
OWNER OCCUPIED	0.34	0.39	0.51	0.43	0.51	0.65
LESSOR - TENANT	0.38	0.44	0.57	0.48	0.56	0.72
CHURCH	0.50	0.55	0.66	0.55	0.61	0.73

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
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- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .85

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**FRAME - ZONE 3 - NEW YORK CITY**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>	<u>DELUXE POLICY</u>
	HP	HP
<b>**SERVICE</b>		
OWNER OCCUPIED	1.49	1.64
LESSOR - TENANT	1.64	1.81
<b>*MERCANTILE</b>		
(RATING GROUP 1-3)		
OWNER OCCUPIED	1.97	2.15
LESSOR - TENANT	2.15	2.34
(RATING GROUP 4-5)		
OWNER OCCUPIED	2.55	2.80
LESSOR - TENANT	2.80	3.08
<b>BUSINESS PROPERTY</b>		
<b>*** MERCANTILE</b>		
1	3.12	3.43
2	3.31	3.60
3	3.46	4.99
4	3.75	5.68
5	4.46	6.35
<b>*** SERVICE</b>		
1	2.48	2.73
2	2.72	2.99
3	2.85	3.14
4	3.11	3.42
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>		
APARTMENT	0.74	0.82
HOTEL / MOTEL	0.63	0.71
OFFICE		
OWNER OCCUPIED	0.54	0.69
LESSOR - TENANT	0.59	0.75
CHURCH	0.79	0.87

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .70

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**FRAME - ZONE 3 - NEW YORK CITY**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>	<u>DELUXE POLICY</u>
	HP	HP
<b>**SERVICE</b>		
OWNER OCCUPIED	1.64	1.81
LESSOR - TENANT	1.81	1.99
<b>*MERCANTILE</b>		
(RATING GROUP 1-3)		
OWNER OCCUPIED	2.17	2.36
LESSOR - TENANT	2.36	2.58
(RATING GROUP 4-5)		
OWNER OCCUPIED	2.80	3.08
LESSOR - TENANT	3.08	3.39
<b><u>BUSINESS PROPERTY</u></b>		
<b>*** MERCANTILE</b>		
1	3.43	3.78
2	3.64	3.96
3	3.81	5.48
4	4.12	6.25
5	4.90	6.98
<b>*** SERVICE</b>		
1	2.73	3.00
2	2.99	3.29
3	3.14	3.45
4	3.42	3.76
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>		
APARTMENT	0.81	0.91
HOTEL / MOTEL	0.69	0.78
OFFICE		
OWNER OCCUPIED	0.59	0.76
LESSOR - TENANT	0.64	0.82
CHURCH	0.87	0.95

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .70



**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**MASONRY - ZONE 3 - NEW YORK CITY**  
**REPLACEMENT COST - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>	<u>DELUXE POLICY</u>
	HP	HP
<b>**SERVICE</b>		
OWNER OCCUPIED	0.50	0.55
LESSOR - TENANT	0.55	0.61
<b>*MERCANTILE</b>		
(RATING GROUP 1-3)		
OWNER OCCUPIED	0.66	0.72
LESSOR - TENANT	0.72	0.78
(RATING GROUP 4-5)		
OWNER OCCUPIED	0.85	0.94
LESSOR - TENANT	0.94	1.03
<b><u>BUSINESS PROPERTY</u></b>		
<b>*** MERCANTILE</b>		
1	2.43	2.68
2	2.61	2.85
3	2.73	3.94
4	2.96	4.49
5	3.52	5.02
<b>*** SERVICE</b>		
1	1.51	1.66
2	1.66	1.83
3	1.74	1.91
4	1.90	2.09
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>		
APARTMENT	0.52	0.59
HOTEL / MOTEL	0.45	0.50
OFFICE		
OWNER OCCUPIED	0.25	0.33
LESSOR - TENANT	0.28	0.35
CHURCH	0.63	0.69

\* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.

\*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.

\*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .70

**BUSINESSOWNERS COMPOSITE RATES**  
**RATES PER \$100 OF COVERAGE**  
**(TORT REFORM INCLUDED IN RATES)**

**S**

**MASONRY - ZONE 3 - NEW YORK CITY**  
**ACTUAL CASH VALUE - BUILDING & BUSINESS PROPERTY**

**\$250 DEDUCTIBLE**  
**SINCE 1/60**

<u>BUILDING</u>	<u>STANDARD POLICY</u>	<u>DELUXE POLICY</u>
	HP	HP
<b>**SERVICE</b>		
OWNER OCCUPIED	0.55	0.61
LESSOR - TENANT	0.61	0.67
<b>*MERCANTILE</b>		
(RATING GROUP 1-3)		
OWNER OCCUPIED	0.73	0.79
LESSOR - TENANT	0.79	0.86
(RATING GROUP 4-5)		
OWNER OCCUPIED	0.94	1.03
LESSOR - TENANT	1.03	1.14
<b><u>BUSINESS PROPERTY</u></b>		
<b>*** MERCANTILE</b>		
1	2.68	2.95
2	2.87	3.13
3	3.01	4.33
4	3.26	4.94
5	3.87	5.52
<b>*** SERVICE</b>		
1	1.66	1.83
2	1.83	2.01
3	1.91	2.10
4	2.09	2.30
<b><u>BUILDING AND BUSINESS PROPERTY</u></b>		
APARTMENT	0.58	0.64
HOTEL / MOTEL	0.49	0.55
OFFICE		
OWNER OCCUPIED	0.28	0.36
LESSOR - TENANT	0.30	0.39
CHURCH	0.69	0.76

- \* IF SOLE OCCUPANCY APPLY FACTOR OF .90 TO ABOVE RATE.
- \*\* IF MERCANTILE OCCUPANCY IS IN BUILDING ADD 10% TO ABOVE RATE.
- \*\*\* IF BUILDING & BUSINESS PROPERTY ARE WRITTEN TOGETHER,  
MULTIPLY BUSINESS PROPERTY RATE BY .70

## OPTIONAL COVERAGES

### PROPERTY

<b>ACCOUNTS RECEIVABLE -</b>	\$5.00 per \$1,000
<b>ADDITIONAL EXPENSE -</b>	\$3.00 per \$1,000 of additional coverage
<b>ALCOHOLIC BEVERAGES TAX EXCLUSION - (SF-105) -</b>	

Use the value of the covered property less applicable taxes.

### **BOP EXTENDER ENDORSEMENT -**

Endorsement #1 (SF-513)	\$50.00 per location
Endorsement #2 (SF-514)	\$90.00 per location
Endorsement #3 (SF-515)	\$125.00 per location

### **BUILDING INFLATION PROTECTION -**

1.0% per quarter	% of building premium 2%
1.5% per quarter	% of building premium 3%
2.0% per quarter	% of building premium 4%
each additional	
.5% per quarter	% of building premium 1.3%

### **BUSINESS EXTENDER - (SF-500) -**

\$182.00 per location

### **BUSINESSOWNERS AGREED AMOUNT - (SF-28A) -**

Agreed amount form may be attached to the policy. Use the agreed amount(s) in premium calculations.

### **BUSINESSOWNERS BURGLARY & ROBBERY COVERAGE - (SF-55) -**

This form is limited to an amount not to exceed 25% of amount of insurance of Coverage B - Business Personal Property. Rates per \$1,000 of Businessowners Burglary and Robbery Coverage.

	CRIME RATE GROUP			
	(1)	(2)	(3)	(4)
Rate for 1st \$5,000	9.88	16.34	22.80	34.20
Premium for 1st \$5,000	49.40	81.70	114.00	171.00
Rate for next \$10,000	3.23	5.32	7.41	10.07
Premium for \$15,000	81.70	134.90	188.10	271.70
Rate for next \$10,000	.95	1.71	2.28	3.42
Premium for \$25,000	91.20	152.00	210.90	305.90
Rate for all over	.24	.43	.57	.86

#### Territorial Multipliers

Suburban - Nassau, Putnam, Rockland, Suffolk Westchester	1.85
New York City - 5 Boroughs	1.85
Remainder of State	1.00

**CAUSE OF LOSS -**

Standard Policy -

SF-2 (Building and/or Business Property) \$ .05 per \$100

SF-3 (Building) \$ .06 per \$100

SF-4A (Business Property) \$ .075 per \$100

Deluxe Policy -

SF-2 (Building) Credit \$ .01 per \$100

(Business Property) Credit \$ .05 per \$100

SF-4A (Business Property) Credit \$ .04 per \$100

**COMPUTER COVERAGE - (MR-61A) - \$4.50 per \$1,000**

**CONTINGENT LIABILITY FROM OPERATION OF BUILDING LAWS COVERAGE - (SF-104) -**

Pays for loss occasioned by the enforcement of any state or municipal ordinance which does not permit restoring a building to its condition prior to damage caused by a covered cause of loss.

16% of Composite Building Premium.

LIMITED TO BUILDINGS CONSTRUCTED OR COMPLETELY RENOVATED SINCE 1975

**CUSTOMERS GOODS - (SF-132) -** Rate customers goods using the business property composite rate.

**DEDUCTIBLE -**

Multiply factor times composite rate

Deductible	Factor
250	---
500	.93
1,000	.86
2,500	.79
5,000	.70
10,000	.60

**DEMOLITION/DEBRIS REMOVAL COVERAGE - (SF-101) -**

Pays for removal of standing walls and their debris required by municipal ordinance following a covered loss.

Agreement 1 : Charge 12% of the Building rate

Agreement 2 : \$1.00 per \$100

Agreement 3 : \$ .05 per \$100

LIMITED TO BUILDINGS CONSTRUCTED OR COMPLETELY RENOVATED SINCE 1975

**DEMOLITION COVERAGE - (SF-102) -**

Coverage includes loss brought about by the enforcement of any state or municipal law or ordinance regulating the construction or repair of buildings. If building is partially destroyed by fire, the local law might require the entire building to be demolished.

Charge 12% of the Building rate.

**LIMITED TO BUILDINGS CONSTRUCTED OR COMPLETELY RENOVATED SINCE 1975**

**EARTHQUAKE COVERAGE - (SF-398)-**

Classify and rate from the Class Rates manual.  
Multiply final premium by .90

**EMPLOYEE DISHONESTY -**

\$3.00 per \$1,000 per employee  
of additional coverage

**EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT - (SF-345)-**

This mandatory form provides coverage for loss to covered property caused by equipment breakdown, as defined within this form. The form also provides a group of Additional Coverages.

Insured Value Range	Flat Charge
\$0 - \$50,000	\$15
\$50,001 - 100,000	\$25
\$100,001 - 250,000	\$40
\$250,001 - 500,000	\$70
over \$500,000	\$125

**EXTENDER ENDORSEMENT - (SF-519)-**

\$121.00 per location.

This endorsement is a package of coverages that are well suited to a restaurant or similar type or risk.

**EXTERIOR SIGNS -**

\$2.00 per \$100  
\$1,000 included in Deluxe Policy

**FUNCTIONAL REPLACEMENT COST PROVISION - (SF-33)-**

Functional Replacement Cost form may be attached to the policy. Use the functional replacement cost in premium calculations.

**HOTEL / MOTEL EXTENDER - (SF-520) -**

\$75.00 per location.

**INCREASED COST OF CONSTRUCTION - (SF-103) -  
(EXCESS OF REPLACEMENT COST)**

Separate amount of insurance is  
required for this coverage,  
apply 80% of the composite  
building rate

**LIMITED TO BUILDINGS CONSTRUCTED OR COMPLETELY RENOVATED SINCE 1975**

NOTE: Where Coinsurance Percentage is requested on the form, make appropriate notation.

<b>LOSS OF INCOME -</b>	1% of composite building and/or business property premium for each additional month.
<b>LOSS OF INCOME - SPECIAL LIMITATIONS - (SF-312) - (SF-312A)</b>	-2% of composite building and/or business property premium.  -2% of composite building and/or business property premium. When adding 10% increment of building, business property or building and business property add: +.5% of building and/or bus. prop. composite premium.
<b>LOSS PAYABLE - (SF-127) -</b>	No Charge
<b>MONEY &amp; SECURITIES -</b>	
Upstate & Upstate Cities	\$ 5.00 per \$1,000
Suburban & New York City	\$10.00 per \$1,000
<b>ORDINANCE AND LAW COVERAGE - (SF-47) -</b>	
Charge 16% of the building rate and multiply that rate times the total amount of insurance on this form.	
<b><u>LIMITED TO BUILDINGS CONSTRUCTED OR COMPLETELY RENOVATED SINCE 1975</u></b>	
<b>OUTSIDE GRADE FLOOR BUILDING GLASS - (SF-78) -</b>	
Upstate, Upstate Cities & Suburban	\$3.00 per linear foot
New York City	\$8.00 per linear foot
For Curved Glass, Thermopane, etc.	multiply rates by 3.0
Plates with burglary alarm foil	increase per linear foot by 20%
Lettering or Ornamental Work	\$3.00 per \$100
Note: Linear Feet is defined as the longest measurement.	
<b>REFRIGERATED FOOD PRODUCTS -</b>	
<b>FOOD SPOILAGE - (SF-93) -</b>	\$12.00 per \$1,000
(Also charge Off Premises if requested)	

**REFRIGERATED PROPERTY - (SF-106) -**

\$12.00 per \$1,000

**SEASONAL VARIATION -**

To add coverage to standard - charge 6% of Composite Business Property Premium and designate 90 day period.

To increase number of months -  
(Standard Plan #1 & #2)

(Deluxe Plan #2)

1. add coverage to Standard Plan.
2. 2% of Composite Business Property Premium for each additional month.

To increase percentage of Seasonal Variation  
(Standard Plan #1 & #2)  
(Deluxe Plan #2)

1. add coverage to Standard Plan.
2. 1% of Composite Business Property Premium for each 5% increase over initial 25%.

**SPRINKLER LEAKAGE -**

15% of Composite Business Property Premium

To increase 50% limitation:

2% of Composite Business Property Premium for each additional 10% increment

**STOREKEEPERS BURGLARY AND ROBBERY - (SF-58B) -**

**Optional Crime Rate Groups**

<u>Amount of Insurance</u>	<u>1 &amp; 2</u>	<u>3 &amp; 4</u>
\$ 500.00	\$ 60.00	\$ 71.00
\$1,000.00	93.00	109.00
\$1,500.00	120.00	142.00
\$2,000.00	145.00	171.00
\$3,000.00	190.00	223.00
\$4,000.00	230.00	268.00
\$5,000.00	265.00	308.00

**Territorial Multipliers**

Suburban - (Nassau, Putnam, Rockland, Suffolk, Westchester)	1.50
New York City	2.50
Remainder of State	1.00

**Optional**

To increase \$50 limit for loss by burglary of money and securities within the premises  
\$5 per \$100 of increase

Theft of money and securities within the premises  
\$15. per \$100 of coverage

**TENANTS IMPROVEMENTS AND BETTERMENTS - (SF-135 or SF-135A) -**

The amount of insurance on Improvements & Betterments can be increased by charging the appropriate Building ACV composite premium.

**VALUABLE PAPERS & RECORDS -**

**\$5.00 PER \$1,000**

**WHILE AWAY FROM INSURED PREMISES -  
(SF-133A) -**

2% of composite business  
property premium for each  
additional 10% of the  
Coverage B amount of insurance.



**OPTIONAL COVERAGES - PER LOCATION**  
**(PREMIUMS INCLUDE TORT REFORM REDUCTION)**

<b>LIABILITY</b> Church, Apartment, Office, Hotel/Motel, Mercantile or Service Building Business not operated by insured	Premises & Operations OLT	Business General Liability	Business General Liability (Extra Cov)
	(LS-1)	(LS-5)	(LS-6)
STANDARD POLICY	OLT	BGL	BGL-EC
100,000	---	29	71
300,000	17	46	88
500,000	29	57	100
1,000,000	52	81	124

DELUXE POLICY			
300,000	---	---	50
500,000	---	15	67
1,000,000	---	44	96

Mercantile or Service, Building Business operated by insured.  
Rate Groups 1,2,3 & 4

	(LS-1)	(LS-5)	(LS-6)
STANDARD POLICY	OLT	BGL	BGL-EC
100,000	---	46	114
300,000	27	74	141
500,000	46	91	160
1,000,000	83	130	198

DELUXE POLICY			
300,000	---	---	80
500,000	---	24	107
1,000,000	---	70	154

Mercantile or Service Building, Business operated by insured.  
Rate Group 5

	(LS-1)	(LS-5)	(LS-6)
STANDARD POLICY	OLT	BGL	BGL-EC
100,000	---	93	227
300,000	54	147	283
500,000	93	182	320
1,000,000	166	259	397

DELUXE POLICY			
300,000	---	---	160
500,000	---	48	214
1,000,000	---	141	307

**CREDIT TO REMOVE LIABILITY COVERAGE -**

Apartment, Office, Church, Hotel/Motel, Service or Mercantile (Rate Groups 1-4)	-20% of Composite Premium
Mercantile (Rate Group 5)	-30% of Composite Premium

**Note:** When no liability coverage is included with this policy, make the appropriate notation on the policy declarations to show there is no liability coverage applying.

<b>ADDITIONAL INSURED -</b> (Various Form Numbers)	2 1/2% of Total Premium - \$10 Minimum Premium per additional Insured.
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<b>ADDITIONAL INSURED - CONTRACTUAL OBLIGATION -</b> Owners & Lessees - (LS-24)	\$89 per policy
Contractors - (LS-24A)	\$99 per policy

<b>ADDITIONAL INSURED -</b> <b>VENDORS BROAD FORM -(LS-71) -</b>	Obtain the manufacturer's or distributor's products/completed operation's premium applicable to the products sold by the vendor. The rating can be found in the the General Liability Manual and charge 15% of that Premium.
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**AGGREGATE LIMIT TABLE -**

Each Occurrence	Aggregate Limit (000)					
	300	500	1,000	2,000	3,000	5,000
100	.99	.995	1.000	1.000	1.000	1.000
300	---	.988	.99	1.000	1.000	1.000
500	---	---	.988	.99	1.000	1.000
1,000	---	---	---	.988	.99	1.000

Multiply the appropriate factor from the aggregate limit table by the total building and business property composite premiums.

<b>ASSAULT &amp; BATTERY EXCLUSION - (LS-73) -</b>	\$10 Credit per Premises.
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**BEAUTY OR BARBER SHOP LIABILITY - (LS-44) -**

Limits of Liability Each Claim / Aggregate	Beauty Parlor		Barber Shop		Manicurist
	Full Time	Part Time	First Barber	Each Add'l	
100,000 / 200,000	25	13	14	7	9
300,000 / 600,000	29	14	16	8	11
500,000 / 1,000,000	31	15	18	9	12
1,000,000 / 2,000,000	32	16	20	10	13
2,000,000 / 4,000,000	33	17	21	11	14

Minimum Premium is \$25.00 per year.

**BUSINESS PREMISES EXCLUSION**

**OTHER THAN DESIGNATED PREMISES - (LS-70) -**

For use with forms LS-5 and LS-6.

Credit \$10. per policy

**CLERGYPERSON PROFESSIONAL LEGAL LIABILITY COVERAGE - (LS-45) -**

Limit of Liability Each Loss / Aggregate	Rate per Clergyperson	Minimum Premium Per Clergyperson
100,000 / 200,000	40	40
300,000 / 600,000	46	46
500,000 / 1,000,000	51	51
1,000,000 / 2,000,000	59	59

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

Credit to Composite Premium

**Other Risks**

LS-1	1.0%
LS-5 & 6	2.0%

**EMPLOYERS' NON-OWNERSHIP AUTOMOBILE COVERAGE - (LS-50)-**

Limit of Liability Each Accident	Premium
100,000	40
300,000	46
500,000	51

If an aggregate applies, refer to the Aggregate Limits Table for the appropriate credit

**EXCLUSIONARY ENDORSEMENTS -**

To be attached when applicable - no change in premium.

All hazards in connection with Designated Premise	LS-17
Asbestos, Dioxin or Polychlorinated Biphenols	LS-87
Athletic Participants	LS-14
Certain Skin Care Service	LS-76
Certain Skin Care Service	LS-76A
Discrimination Clarification	LS-88
Employment Practices	LS-93
Fairs	LS-36
Known Loss or Damage	LS-85
Laundry & Dry Cleaning Damage	LS-15
Modification of Liquor Liability	LS-31
Operations	LS-18
Saddle Animals	LS-72
Snow/Ice Control Operations	LS-79

**EXTENDED POLLUTION EXCLUSION - (LS-89) -**

\$5.00 CREDIT

**FIRE LEGAL -**

Charge 20% of Standard (not Deluxe) building composite rate per \$100 of coverage above \$50,000.

**HIRED AND NON-OWNED AUTOMOBILE COVERAGE - (LS-50A) -**

Limit of Liability	Premium
25,000	27.00
50,000	33.00
100,000	37.00
300,000	46.00
500,000	54.00

If an aggregate applies, refer to the Aggregate Limits Table for the appropriate credit.

**MEDICAL PAYMENTS**

Per Person / Per Accident	Standard Policy	Deluxe Policy
500 / 10,000	---	---
500 / 25,000	8	---
500 / 50,000	12	---
1,000 / 25,000	10	---
1,000 / 50,000	14	6
5,000 / 25,000	14	6
5,000 / 50,000	18	10

**PERSONAL INJURY -**

\$15. per location

**POOL LIABILITY -**

Limit of Liability	Premium
100,000	\$230
300,000	285
500,000	325
1,000,000	400

**PRODUCTS/COMPLETED OPERATIONS - (LS-42, LS-42A or LS-43) - Automatic Coverage**

Products coverage is automatically included in the composite premium. Products coverage can be removed from policies with forms LS-1 by applying a credit and NOT ATTACHING form LS-42, LS-42A or LS-43.

Products coverage can be removed from forms LS-5 or LS-6 by applying a credit and ATTACHING form LS-16B.

**Credit to remove Products Coverage**

All other risks - Rate Groups 1, 2, 3 & 4

\$15.

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

		Credit
Apartment	\$ 2.00	per apartment
Office in Apartment House	4.00	per office
Office in Other Building	7.00	per office
Store in Apartment House	16.00	per location
Store in other building	32.00	per location