

**OREGON MUTUAL INSURANCE COMPANY  
BUSINESSOWNERS  
STATE RATE PAGES**

CLASSIFICATION CODES						
CLASSIFICATIONS	Class Code	Class Relativity			Liability	
		Building	BPP	Liability	Increased	
					Owner Occupied/ Tenant Relativity	Lessor's Risk Relativity
Adult Foster Homes	69141	1.197	1.181		1.443	1.443
Apartments (Must be classified as Lessor's Risk)						
1 to 10 units per building	65141	1.188	0.000		N/A	1.443
11 to 30 units per building	65132	1.076	0.000		N/A	1.443
Over 30 units per building	65133	1.108	0.000		N/A	1.443
Appliances (including radio & TV) PD Deductible required unless LRO	57326	1.671	1.754		1.647	1.615
Art Galleries	84112	1.491	1.491	1.000	N/A	1.443
Artists Supplies, Hobby Shops, Hobby & Model Makers Supplies	59995	1.503	1.477		1.082	1.104
Artists, Craft & Hobby Supplies - Wholesale	50641	1.410	1.410		0.649	0.662
Assisted Care Facility & Adult Day Care (Building & Contents) (Property Coverage Only For Owner)						
1 to 10 units per building	44432	1.538	1.608		N/A	1.443
11 to 30 units per building	44532	1.958	2.047		N/A	1.443
Over 30 units per building	44632	2.800	2.820		N/A	1.443
Auto Parts - Wholesale	50111	1.041	1.141		0.649	0.662
Auto Parts & Accessories - Retail	55313	2.046	1.319		1.082	1.104
Bakeries	54606	1.797	2.529		4.274	2.767
Bakeries - Wholesale	50141	1.798	2.199		2.230	1.443
Bakery Plants	51315	2.101	2.101	0.636	N/A	1.443
Barber or Beauty Supply Distributors (No repackaging or re-labeling for "own brand" retail sales)	50171	1.410	1.410		0.649	0.662
Barber Shops	71332	1.798	2.028		3.072	2.406
Bath Accessory Shops	56601	1.567	1.716		1.082	1.104
Beauty Parlors & Nail Salons	71952	1.797	1.975		3.072	2.406
Bed & Breakfast (Building & Contents)	68141	1.263	0.932		N/A	1.443
Beverage Bottler - Soft Drinks - Carbonated	51355	1.918	1.918	1.201	N/A	1.443
Beverage Bottler - Soft Drinks - Non-Carbonated	51357	1.918	1.918	0.884	N/A	1.443
Beverage Distributors	59217	1.755	1.728		1.647	1.615
Billiards & Games - Retail	66672	1.755	1.755		2.207	1.615
Bookbinding & Printing Supplies - Retail	50812	1.049	1.370		3.072	2.406
Bookbinding & Printing Supplies - Wholesale	50201	1.731	1.888		1.843	1.443
Books & Magazines	59425	1.146	1.160		1.082	1.104
Box or Cardboard Mfg	51575	2.398	2.398	0.267	N/A	1.443
Bridal Shops - Retail	56319	1.731	1.962		1.082	1.104
Camera Shops & Photographic Equipment - Retail	59955	1.496	1.529		1.082	1.104
Candy, Confectionery & Soda Stores	54446	1.948	2.682		3.717	2.406
Candy Mfg	51752	1.918	1.918	1.346	N/A	1.443
Car Stereo Shops (Including Installation) - Retail PD Deductible required unless LRO	57326	1.671	1.754		1.647	1.615
Car Washes - PD Deductible required unless LRO	66601	2.041	3.011		4.274	2.767
Ceramics, Glassware, China & Pottery - Retail	57155	1.798	2.152		3.562	2.406

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		Class Relativity			Liability		
					Increased		
CLASSIFICATIONS		Class Code		Building		Limits Relativity	
						Owner Occupied/ Tenant Relativity	Lessor's Risk Relativity
		BPP	Liability				
Cheese Shops - Retail	54516	1.798	2.705			3.717	2.406
Children's & Infant's Wear	56413	1.674	1.935			1.082	1.104
China, Glassware, Ceramics & Pottery - Retail	57155	1.798	2.152			3.562	2.406
Clothing - Ladies, Men's, Girls and Boys (No high fashion or one-of-a-kind designer clothes)	56114	1.782	1.844			1.082	1.104
Clothing or Wearing Apparel - Wholesale	50231	1.798	1.844			1.082	1.104
Coffee Bar / Shops Including Espresso Carts	16811	2.068	2.414			2.230	1.443
Computer or Electronic Store - No Programming PD Deductible required unless LRO	57326	1.671	1.754			1.647	1.615
Condominiums Office or Mercantile Association	61000	1.000	1.000			1.000	1.000
Condominiums Residential - Association Risk	69145	0.715	1.496			2.230	1.443
Confectionery Candy & Soda Stores	54446	1.948	2.682			3.717	2.406
Convenience Mart - No Fuel - With Restaurant	09331	1.876	2.900			2.230	1.443
Convenience Mart - With Fuel - No Restaurant	09321	2.031	2.825			4.274	2.767
Convenience Mart - With Fuel - With Restaurant	09351	2.682	2.900			2.230	1.443
Convenience Mart - No Fuel - No Restaurant	09361	1.861	2.250			3.717	2.406
Copying & Duplicating	71877	1.272	1.246			1.183	1.615
Cosmetics, Toiletries & Perfumes	59991	1.529	1.498			1.082	1.104
Dairy Products - Ice Cream Stores	54516	1.798	2.705			3.717	2.406
Delicatessens (no cooking on premises except soup, microwave cooking & heating of beverages)	54116	2.078	2.300			3.717	2.406
Department Stores	53127	2.467	2.841			1.647	1.615
Distributors - Food - Dry	50482	2.000	2.000			2.230	1.443
Distributors - Food - Food & Drink	50481	1.798	2.216			2.230	1.443
Dog Kennels	66691	1.374	1.361			1.647	1.615
Donut Shops	09091	2.444	3.907			2.230	1.443
Draperies	66611	0.935	0.893			0.649	0.662
Drug Stores & Apothecaries	59116	1.798	2.290			3.562	2.406
Dry Cleaning & Laundry Receiving Station	71811	1.217	1.217			1.183	1.615
Dry Goods (Including Fabrics, Yarn & Piece Goods)	53985	1.403	1.361			1.647	1.615
Educational & Schools Supply - Retail	59425	1.146	1.160			1.082	1.104
Educational & Schools Supply - Wholesale	50645	1.427	1.382			1.082	1.104
Electric Lighting Stores - Retail	59999	1.782	2.138			3.562	2.406
Electric Lighting Stores - Wholesale	50999	1.782	2.138			3.562	2.406
Electrical Supply Distributor	50999	1.782	2.138			3.562	2.406
Electrical Wire or Cable Mfg	52467	2.010	2.010	1.614		N/A	1.443
Electronics or Computer Store - No Programming PD Deductible required unless LRO	57326	1.671	1.754			1.647	1.615
Engraving	71842	0.783	0.877			0.372	1.104
Equipment, Fixtures or Supplies Distributors - Office & Store Equipment	50813	1.608	1.627			2.207	1.615
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars, & Hotel Equipment	50813	1.608	1.627			2.207	1.615
Eye Glass Lens Mfg	52967	1.302	1.302	0.342		N/A	1.443
Fabrics Stores - Retail	56311	1.731	1.929			1.082	1.104
Fabrics Stores - Wholesale	50321	1.731	1.865			0.649	0.662

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		Building	BPP	Liability	Increased	
					Owner Occupied/ Tenant Relativity	Lessor's Risk Relativity
Feed Stores	59625	1.627	1.627		2.207	1.615
Fire Departments - Property Only	43551	1.100	1.100		2.230	1.443
Florists - Retail	59685	2.080	2.250		3.717	2.406
Florists - Wholesale	50381	1.731	2.216		2.230	1.443
Food Mfg - Jams & Jellies	53376	2.514	2.514	0.846	N/A	1.443
Formal Wear - Retail	56113	1.374	1.702		1.082	1.104
Fuel Mart, Convenience Food - With Fuel - No Restaurant	09321	2.031	2.825		4.274	2.767
Fuel Mart, Convenience Food - With Fuel - With Restaurant	09351	2.682	2.900		2.230	1.443
Funeral Homes or Chapels	71865	1.731	1.866		3.072	2.406
Furniture (including house furnishings - no refinishing, repair or secondhand merchandise) PD Deductible required unless LRO	57224	1.472	1.406		1.082	1.104
Garage Service Operations – Auto Body Repair PD Deductible required unless LRO	10071	1.756	2.475		0.649	0.662
Garage Service Operations – Mechanical Repair PD Deductible required unless LRO	10073	1.596	2.220		0.649	0.662
Gardening Supplies	59698	1.798	1.908		2.207	1.615
General Stores	53989	1.797	2.424		3.562	2.406
Gift - Nic-Nac Items - Distributors	59994	1.690	1.695		1.647	1.615
Gift, Religious, Souvenir Stores, Greeting Cards	59994	1.690	1.695		1.647	1.615
Glass, Paint & Wall Coverings Stores	52322	1.729	1.729		1.647	1.615
Grocery Store / Supermarket	09362	0.931	1.228		2.230	1.443
Grocery - Wholesale	50481	1.798	2.216		2.230	1.443
Hardware & Tool Stores - Wholesale	50501	1.176	1.176		0.988	0.969
Hardware Stores - Building materials, equipment & supplies (no equipment rental, no lumberyards)	52512	1.407	1.447		1.647	1.615
Health or Exercise Clubs	44311	2.000	2.700		2.230	1.443
Hearing Aid Stores	59974	1.627	1.627		2.207	1.615
Hobby Shops, Hobby & Model Makers Supplies - Retail	59995	1.503	1.477		1.082	1.104
Hobby, Craft & Artist Supply - Wholesale	50641	1.410	1.410		0.649	0.662
Home Furnishing & Household Appliance Distributor - Wholesale	50081	1.546	1.546		0.988	0.969
Hotels Building & Contents (Must be classified as Lessor's Risk)						
1 to 10 units per building	67141	1.244	0.520		N/A	1.443
11 to 30 units per building	67132	1.244	0.520		N/A	1.443
Over 30 units per building	67133	1.337	0.559		N/A	1.443
Hotel with Restaurant	67134	1.337	0.559		N/A	1.443
Household Appliance & Home Furnishing Distributor - Wholesale	50081	1.546	1.546		0.988	0.969
Household Appliances & Home Furnishings - Retail PD Deductible required unless LRO	66671	1.726	2.024		1.647	1.615
Ice Cream - Dairy Products Stores	54516	1.798	2.705		3.717	2.406
Janitorial Supplies - Retail	59998	1.782	2.138		2.137	1.443
Janitorial Supplies - Wholesale	50651	2.006	2.006		2.137	1.443

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Jewelry - Costume Only	59715	1.175	1.177		1.082	1.104
Kitchen Accessories	66673	1.755	1.755		1.647	1.615
Land Leased to Others - Per acre	49452			3.750		
Leather Goods & Luggage (Not Clothing) - Retail	56992	2.419	2.424		3.562	2.406
Lessors Risk Industrial Office Parks	60002	1.000	1.000		2.230	1.443
Lessors Risk Retail - NOC	60000	1.704	1.995		N/A	2.406
Lessors Risk Wholesale - NOC	60001	1.605	1.773		N/A	2.406
Lessors Risk Multiple Occupancy - Nonmanufacturing Maintained by the Insured	60003	1.051	1.178		N/A	1.415
Libraries - Property Only	66309	1.240	1.240		2.230	1.443
Locksmiths	52512	1.407	1.447		1.647	1.615
Luggage & Leather Goods (Not Clothing) - Retail	56992	2.419	2.424		3.562	2.406
Machine Shops	97220	2.010	2.010	3.369	N/A	1.443
Mail Box Mailing List Compiling, Packaging or Mail Box Operation or Direct Mailing	71837	1.264	1.266		1.183	1.615
Maternity Shops	56319	1.731	1.962		1.082	1.104
Meat, Poultry or Seafood - Retail	54216	1.731	2.660		2.230	1.443
Mini Storage Warehouses & Self Storage Facilities Building & Contents (Must be classified as Lessor's Risk)	09411	1.116	1.725		N/A	1.443
Mobile Phone & Pager Stores - Retail						
PD Deductible required unless LRO	57326	1.671	1.754		1.647	1.615
Motels						
Building & Contents (Must be classified as Lessor's Risk)						
1 to 10 units per building	67141	1.244	0.520		N/A	1.443
11 to 30 units per building	67132	1.244	0.520		N/A	1.443
Over 30 units per building	67133	1.337	0.559		N/A	1.443
Motel with Restaurant	67134	1.337	0.559		N/A	1.443
Music or Video Store - Recorded	57338	1.494	1.509		1.082	1.104
Musical Instruments	57334	1.491	1.553		1.082	1.104
Musical Instrument Mfg	57257	1.918	1.918	0.362	N/A	1.443
Nail Salons & Beauty Parlors	71952	1.797	1.975		3.072	2.406
Newsstands	59935	1.403	1.403		1.647	1.615
Office Buildings	65121	1.000	1.000		1.000	1.000
Office Buildings - Dental	65125	1.000	1.000		1.100	1.000
Office Buildings - Financial Services	65123	1.000	1.000		1.100	1.000
Office Buildings - Lawyers	65126	1.000	1.000		1.250	1.000
Office Buildings - Medical	65124	1.000	1.000		1.100	1.000
Office Condominium - Unit Owners	60999	1.000	1.000		1.000	1.000
Office Furniture Mfg	53733	2.741	2.741	1.091	N/A	1.443
Office Machines or Appliance Distributors	50691	1.410	1.410		0.649	0.662
Office Machines, Equipment & Supplies (No Computers)	50925	1.490	1.489		1.082	1.104
Office Machine Mfg	57572	1.918	1.918	0.447	N/A	1.443
Optical Goods - Wholesale	50721	1.176	1.176		0.988	0.969
Optical Goods Stores - Retail	59954	1.384	1.620		1.647	1.615

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Packaging, Mail Box, Mailing List Compiling Operation or Direct Mailing	71837	1.264	1.266		1.183	1.615
Paint, Wall Coverings & Glass Stores (No Installations)	52322	1.729	1.729		1.647	1.615
Paper Distributor - Other than Stationary	16005	1.918	1.918		2.230	1.443
Parking Garages	46603	1.013	1.727		2.230	1.443
Perfume & Toiletries - Retail	59991	1.529	1.498		1.082	1.104
Perfume & Toiletries - Wholesale	50644	1.414	1.648		1.082	1.104
Pet Boarding - Domestic Animals	66691	1.374	1.361		1.647	1.615
Pet Food Mfg	57913	2.514	2.514	0.738	N/A	1.443
Pet Grooming - Domestic Animals	66791	1.370	1.372		1.647	1.615
Pet Supplies - Retail	59988	1.409	1.396		1.647	1.615
Pet Supplies - Wholesale	50643	1.409	1.256		1.647	1.615
Phone & Accessories Mfg & Distributor	51927	1.918	1.918	0.318	N/A	1.443
Photo Finishing - Quick Stop	66661	1.529	1.501		0.372	1.104
Photo Studios	71899	1.167	0.913		0.372	1.104
Photographic Equipment & Camera Shops - Retail Only	59955	1.496	1.529		1.082	1.104
Photographic Equipment Mfg	57998	1.918	1.918	0.462	N/A	1.443
Picture Framing Shops - Retail (No Public Usage of Power Tools or Hand Saws)	66621	2.297	2.474		3.562	2.406
Pizza - Delivery & Take Out Only	09201	2.000	2.000		2.230	1.443
Printing	71912	2.115	2.115		0.372	2.406
Printing & Book Binding Supplies - Wholesale	50201	1.731	1.888		1.843	1.443
Printing & Book Binding Supplies - Retail	50812	1.049	1.370		3.072	2.406
Produce - Not wholesale	54315	1.798	2.234		3.717	2.406
Quick Lube Auto Service PD Deductible required unless LRO	10072	1.223	1.595		0.649	0.662
Radio, TV & Audio Equipment (Including Parts & Supplies) PD Deductible required unless LRO	66641	1.702	1.741		1.647	1.615
Refrigeration Equipment Mfg	58663	1.240	1.240	2.556	N/A	1.443
Religious Goods - Retail	59994	1.690	1.695		1.647	1.615
Religious Goods - Wholesale	50642	1.414	1.271		1.647	1.615
Rental Dwellings	63010	1.097	1.028		N/A	1.443
Restaurant - Buffet	09015	2.508	3.992	1.080	N/A	1.443
Restaurant - Casual Dining with Lounge	09012	2.516	3.696	1.000	N/A	1.443
Restaurant - Casual Dining without Lounge	09011	2.516	3.200	1.000	N/A	1.443
Restaurants - Fast Food	09014	2.508	3.992	1.080	N/A	1.443
Restaurants - Fine Dining	09013	2.516	3.696	0.850	N/A	1.443
Seafood, Meat or Poultry - Retail	54216	1.731	2.660		2.230	1.443
Sewing Machine Sales	57223	1.177	1.177		1.082	1.104
Sheet Music & Records (No paraphernalia)	57338	1.494	1.509		1.082	1.104
Shoe Distributor or Mfg	59005	2.301	2.488	0.625	N/A	1.443
Shoe Repair Shops	71926	1.217	1.189		1.183	1.615
Shoes - Ladies, Men's, Children's (No Specialty Sports Stores)	56613	1.731	1.898		1.082	1.104

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Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526	2.362	2.358		2.207	1.615
Stationery or Paper Products - Wholesale	50801	1.546	1.525		0.988	0.969
Stationery Supplies	59435	1.749	1.714		1.647	1.615
Supermarkets / Grocery Store	09362	0.931	1.228		2.230	1.443
Tailors	71931	0.893	0.879		0.372	1.104
Telephone Stores	57326	1.671	1.754		1.647	1.615
Textile Mfg	59726	3.344	3.344	0.305	N/A	1.443
Tiles - Floor Covering - Distributor	50351	1.918	1.918		2.230	1.443
Tiles - Floor Covering - Retail	57134	1.918	1.918		2.230	1.443
Toy Stores - Retail (Do Not Bind)	58834	2.221	2.395		2.207	1.615
Trophy Stores	59996	1.533	1.495		1.082	1.104
Uniform & Linen Supply	71811	1.217	1.217		1.183	1.615
Vacant Building	49453	2.548	5.145		2.230	1.443
Vacant Land - Per Acre	49451			2.500		
Vacation Rental Condo	63015	0.715	1.496		2.230	1.443
Vacation Rental Dwelling	63011	1.309	0.547		N/A	1.443
Vacuum Cleaner Sales	66651	1.177	1.177		1.082	1.104
Variety Stores	53317	2.402	2.794		3.562	2.406
Veterinarian Office	99851	0.700	0.700		1.000	1.000
Video & Music Stores - Recorded	57338	1.494	1.509		1.082	1.104
Wall Coverings, Paint & Glass Stores (No Installation)	52322	1.729	1.729		1.647	1.615
Wigs	59993	1.782	1.962		1.082	1.104
Wine Shops With Tasting Room	59216	1.755	1.728		1.647	1.615
Wine Shops Without Tasting Room	59217	1.755	1.728		1.647	1.615
Wineries - Still or Sparkling	59964	1.909	1.918	1.181	N/A	1.443
Wood Products Mfg	59985	3.500	3.500	0.821	N/A	1.443
Wood Products Not Otherwise Classified - Retail (no refinishing, repair or secondhand merchandise)	50943	1.731	1.979		2.207	1.615

**OREGON MUTUAL INSURANCE COMPANY  
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**2. GENERAL RULES**

F. Policy Writing Minimum Premiums

<b>Policy Writing Minimum Premiums</b>
\$600

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**3. MANDATORY COVERAGES AND FORMS**

B.19. State Applicable Forms

BP 01 06 - Businessowners Washington Changes is to be included on all policies issued in the State of Washington.

BP 04 73 - Washington Changes Domestic Abuse is to be included on all policies issued in the State of Washington.

BP 06 12 - Washington Changes - Defense Costs is to be included on all policies issued in the State of Washington.

M2906BW - Washington Amendatory - Equipment Breakdown is to be included on all policies issued in the State of Washington.

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**5. PREMIUM DEVELOPMENT - MANDATORY COVERAGES**

F.1.d. Building Base Rates

<b>Building Base Rates per \$1000 of</b>	
<b>Territory</b>	<b>Base Rate</b>
1	3.319
2	3.040
3	2.856
4	3.102
5	3.319

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**5. PREMIUM DEVELOPMENT - MANDATORY COVERAGES (Cont.)**

F.1.f. Building Amount of Insurance Relativity

<b>Building Amount of Insurance Relativity</b>				
	<b>(000's)</b>	<b>Factor</b>	<b>(000's)</b>	<b>Factor</b>
\$	<50	1.407	1700	0.681
	50	1.407	1800	0.679
	75	1.315	1900	0.676
	100	1.208	2000	0.674
	125	1.134	2100	0.671
	150	1.079	2200	0.668
	175	1.035	2300	0.666
	200	1.000	2400	0.663
	225	0.971	2500	0.661
	250	0.945	2600	0.658
	275	0.923	2700	0.656
	300	0.904	2800	0.653
	325	0.887	2900	0.651
	350	0.872	3000	0.648
	375	0.858	3100	0.646
	400	0.845	3200	0.643
	425	0.834	3300	0.641
	450	0.824	3400	0.638
	475	0.813	3500	0.636
	500	0.804	3600	0.633
	550	0.788	3700	0.631
	600	0.774	3800	0.628
	650	0.761	3900	0.626
	700	0.750	4000	0.624
	750	0.740	4100	0.621
	800	0.731	4200	0.619
	850	0.722	4300	0.616
	900	0.714	4400	0.614
	950	0.707	4500	0.612
	1000	0.700	4600	0.609
	1100	0.697	4700	0.607
	1200	0.695	4800	0.605
	1300	0.692	4900	0.602
	1400	0.689	5000	0.600
	1500	0.687	Over 5,000	0.600
	1600	0.684		

F.1.h. Public Protection Factors

<b>Public Protection</b>	
<b>PC Class</b>	<b>Factor</b>
1 to 4	1.000
5	1.100
6	1.141
7	1.230
8	1.230
9	1.299
10	1.378

F.1.i. Property Deductible Relativity

<b>Property Deductible Relativity</b>	
\$500	0.950
\$1,000	0.900
\$2,500	0.860
\$5,000	0.768
\$10,000	0.648
\$25,000	0.631
\$50,000	0.597
\$75,000	0.588
\$100,000	0.571

F.1.k. Construction Relativity

<b>Construction Relativity</b>	
<b>Construction Type</b>	<b>Relativity</b>
Frame (Code 1)	1.000
Masonry Non-Combustible (Code 4)	0.849
Fire Resistive (Code 6)	0.736

F.1.l. Building Sprinkler Factor

<b>Building Sprinkler Factor</b>
0.700



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**5. PREMIUM DEVELOPMENT - MANDATORY COVERAGES (Cont.)**

F.2.c. BPP Base Rates

BPP Base Rates per \$1000 of Limit	
Territory	Base Rates
1	9.538
2	8.739
3	8.893
4	9.284
5	9.538

BPP Base Rates Liability Rated Separately

BPP Base Rates per \$1000 of Limit Liability Rated Separately	
Territory	Base Rates
1	5.723
2	5.243
3	5.336
4	5.570
5	5.723

F.2.e. BPP Amount of Insurance Relativity

BPP Amount of Insurance Relativity		Limit Of Insurance Relativity Factor				
	(000's)	No-Liab	Liab Included	(000's)	No-Liab	Liab Included
\$	<10	1.767	1.460	1700	0.375	0.625
	20	1.383	1.230	1800	0.371	0.623
	30	1.198	1.119	1900	0.368	0.621
	40	1.082	1.049	2000	0.365	0.619
	50	1.000	1.000	2100	0.362	0.617
	60	0.938	0.963	2200	0.360	0.616
	70	0.888	0.933	2300	0.357	0.614
	80	0.842	0.905	2400	0.355	0.613
	90	0.798	0.879	2500	0.352	0.611
	100	0.762	0.857	2600	0.351	0.610
	125	0.690	0.814	2700	0.349	0.609
	150	0.635	0.781	2800	0.347	0.608
	175	0.593	0.756	2900	0.345	0.607
	200	0.558	0.735	3000	0.343	0.606
	250	0.505	0.703	3100	0.341	0.605
	300	0.491	0.694	3200	0.339	0.604
	350	0.479	0.687	3300	0.338	0.603
	400	0.469	0.682	3400	0.336	0.602
	450	0.461	0.677	3500	0.334	0.601
	500	0.453	0.672	3600	0.333	0.600
	600	0.441	0.664	3700	0.332	0.599
	700	0.430	0.658	3800	0.330	0.598
	800	0.421	0.653	3900	0.329	0.597
	900	0.413	0.648	4000	0.328	0.597
	1000	0.407	0.644	4250	0.325	0.595
	1100	0.400	0.640	4500	0.322	0.593
	1200	0.395	0.637	4750	0.319	0.592
	1300	0.391	0.634	5000	0.317	0.590
	1400	0.386	0.632	Over 5,000	0.317	0.590
	1500	0.382	0.629			
	1600	0.378	0.627			

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**5. PREMIUM DEVELOPMENT - MANDATORY COVERAGES (Cont.)**

F.2.k. Personal Property Sprinkler Factor

<b>Personal Property Sprinkler Factor</b>	
Factor	0.700

F.3. Liability Increased Limits Base Rates

<b>Liability Increased Limits Base Rates</b>					
<b>Owner Occupied/Tenant</b>					
<b>Territory</b>	<b>1M/2M</b>	<b>1M/3M</b>	<b>1M/4M</b>	<b>1M/5M</b>	<b>2M/4M</b>
1	0.386	0.394	0.396	0.399	0.843
2	0.194	0.198	0.199	0.200	0.412
3	0.194	0.198	0.199	0.200	0.412
4	0.194	0.198	0.199	0.200	0.412
5	0.386	0.394	0.396	0.399	0.843

<b>Liability Increased Limits Base Rates</b>					
<b>Lessor's Risk</b>					
<b>Territory</b>	<b>1M/2M</b>	<b>1M/3M</b>	<b>1M/4M</b>	<b>1M/5M</b>	<b>2M/4M</b>
1	0.283	0.289	0.291	0.292	0.603
2	0.169	0.172	0.174	0.175	0.358
3	0.169	0.172	0.174	0.175	0.358
4	0.169	0.172	0.174	0.175	0.358
5	0.283	0.289	0.291	0.292	0.603

F.4. Swimming Pools

<b>Swimming Pools</b>						
<b>Classification</b>	<b>500/1M</b>	<b>1M/2M</b>	<b>1M/3M</b>	<b>1M/4M</b>	<b>1M/5M</b>	<b>2M/4M</b>
Charge per Pool	\$250	\$275	\$312	\$356	\$409	\$498

F.5. Equipment Breakdown Coverages

<b>Equipment Breakdown Coverages</b>	
Equipment Breakdown Coverages	6.33%

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**5. PREMIUM DEVELOPMENT - MANDATORY COVERAGES (Cont.)**

F.7.b. Liability Base Rates for Classes With Property and Liability

<b>Liability Base Rates per \$1000 of Exposure</b>	
<b>Territory</b>	<b>Base Rates</b>
1	1.530
2	1.374
3	1.399
4	1.460
5	1.530

F.7.d Amount of Sales/Payroll Relativity

<b>Amount of Sales/Payroll</b>		<b>Relativity Factor</b>
	<b>(000's)</b>	
\$	<50	1.100
	50	1.100
	100	1.050
	500	1.000
	600	0.990
	700	0.980
	800	0.970
	1000	0.960
	1200	0.950
	1400	0.940
	1600	0.930
	1800	0.920
	2000	0.910
Over 2,000		0.900

F.7.k. Liability Increased Limits Relativity For Classes With Property and Liability Rated Separately

<b>Liability Increased Limits Relativity</b>	
<b>Occurrence/Aggregate</b>	<b>Relativity</b>
\$1,000,000/\$2,000,000	1.101
\$1,000,000/\$3,000,000	1.133
\$1,000,000/\$4,000,000	1.141
\$1,000,000/\$5,000,000	1.148
\$2,000,000/\$4,000,000	1.218

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**5. PREMIUM DEVELOPMENT - MANDATORY COVERAGES (Cont.)**

I.1. Loss History Credit

<b>Loss History Credit</b>	
No losses at any location	10%

I.3. Persistency Credit

<b>Persistency Credit</b>	
Years with Company	Relativity
0-4	1.000
5-10	0.950
11 & over	0.900

I.2. Age of Building Credit or Surcharge

<b>Age of Building Credit or Surcharge</b>			
Age of Building	Relativity	Age of Building	Relativity
1	0.800	34	1.100
2	0.800	35	1.100
3	0.800	36	1.120
4	0.820	37	1.120
5	0.820	38	1.120
6	0.840	39	1.120
7	0.840	40	1.140
8	0.860	41	1.140
9	0.860	42	1.140
10	0.880	43	1.140
11	0.880	44	1.140
12	0.900	45	1.140
13	0.920	46	1.150
14	0.940	47	1.150
15	0.960	48	1.150
16	0.980	49	1.150
17	1.000	50	1.150
18	1.000	51	1.150
19	1.000	52	1.150
20	1.000	53	1.150
21	1.000	54	1.150
22	1.000	55	1.150
23	1.000	56	1.160
24	1.000	57	1.160
25	1.000	58	1.160
26	1.020	59	1.160
27	1.020	60	1.160
28	1.040	61	1.170
29	1.040	62	1.170
30	1.060	63	1.170
31	1.060	64	1.170
32	1.080	65	1.170
33	1.080	66 & over	1.200

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**5. PREMIUM DEVELOPMENT - MANDATORY COVERAGES (Cont.)**

I.4. Fixed Expense Credit

Fixed Expense	
Premium Range	Factor
\$3,030 and under	1.000
\$3,031 - \$3,047	0.999
\$3,048 - \$3,064	0.998
\$3,065 - \$3,081	0.997
\$3,082 - \$3,098	0.996
\$3,099 - \$3,116	0.995
\$3,117 - \$3,134	0.994
\$3,135 - \$3,152	0.993
\$3,153 - \$3,170	0.992
\$3,171 - \$3,188	0.991
\$3,189 - \$3,207	0.990
\$3,208 - \$3,226	0.989
\$3,227 - \$3,245	0.988
\$3,246 - \$3,264	0.987
\$3,265 - \$3,284	0.986
\$3,285 - \$3,304	0.985
\$3,305 - \$3,324	0.984
\$3,325 - \$3,344	0.983
\$3,345 - \$3,365	0.982
\$3,366 - \$3,385	0.981
\$3,386 - \$3,406	0.980
\$3,407 - \$3,428	0.979
\$3,429 - \$3,449	0.978
\$3,450 - \$3,471	0.977
\$3,472 - \$3,493	0.976
\$3,494 - \$3,516	0.975
\$3,517 - \$3,538	0.974
\$3,539 - \$3,562	0.973
\$3,563 - \$3,585	0.972
\$3,586 - \$3,608	0.971
\$3,609 - \$3,632	0.970
\$3,633 - \$3,657	0.969
\$3,658 - \$3,681	0.968
\$3,682 - \$3,706	0.967
\$3,707 - \$3,731	0.966
\$3,732 - \$3,757	0.965
\$3,758 - \$3,783	0.964
\$3,784 - \$3,809	0.963
\$3,810 - \$3,836	0.962
\$3,837 - \$3,863	0.961
\$3,864 - \$3,890	0.960
\$3,891 - \$3,918	0.959
\$3,919 - \$3,946	0.958
\$3,947 - \$3,975	0.957
\$3,976 - \$4,004	0.956
\$4,005 - \$4,034	0.955
\$4,035 - \$4,063	0.954
\$4,064 - \$4,094	0.953
\$4,095 - \$4,125	0.952

Fixed Expense	
Premium Range	Factor
\$4,126 - \$4,156	0.951
\$4,157 - \$4,188	0.950
\$4,189 - \$4,220	0.949
\$4,221 - \$4,253	0.948
\$4,254 - \$4,286	0.947
\$4,287 - \$4,320	0.946
\$4,321 - \$4,354	0.945
\$4,355 - \$4,389	0.944
\$4,390 - \$4,424	0.943
\$4,425 - \$4,460	0.942
\$4,461 - \$4,497	0.941
\$4,498 - \$4,534	0.940
\$4,535 - \$4,572	0.939
\$4,573 - \$4,611	0.938
\$4,612 - \$4,650	0.937
\$4,651 - \$4,690	0.936
\$4,691 - \$4,730	0.935
\$4,731 - \$4,771	0.934
\$4,772 - \$4,813	0.933
\$4,814 - \$4,856	0.932
\$4,857 - \$4,899	0.931
\$4,900 - \$4,943	0.930
\$4,944 - \$4,988	0.929
\$4,989 - \$5,034	0.928
\$5,035 - \$5,081	0.927
\$5,082 - \$5,129	0.926
\$5,130 - \$5,177	0.925
\$5,178 - \$5,226	0.924
\$5,227 - \$5,277	0.923
\$5,278 - \$5,328	0.922
\$5,329 - \$5,380	0.921
\$5,381 - \$5,434	0.920
\$5,435 - \$5,488	0.919
\$5,489 - \$5,544	0.918
\$5,545 - \$5,600	0.917
\$5,601 - \$5,658	0.916
\$5,659 - \$5,717	0.915
\$5,718 - \$5,778	0.914
\$5,779 - \$5,839	0.913
\$5,840 - \$5,902	0.912
\$5,903 - \$5,966	0.911
\$5,967 - \$6,032	0.910
\$6,033 - \$6,099	0.909
\$6,100 - \$6,168	0.908
\$6,169 - \$6,238	0.907
\$6,239 - \$6,310	0.906
\$6,311 - \$6,384	0.905
\$6,385 - \$6,459	0.904
\$6,460 - \$6,536	0.903

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**5. PREMIUM DEVELOPMENT - MANDATORY COVERAGES (Cont.)**

I.4. Fixed Expense Credit

Fixed Expense	
Premium Range	Factor
\$6,537 - \$6,615	0.902
\$6,616 - \$6,696	0.901
\$6,697 - \$6,778	0.900
\$6,779 - \$6,863	0.899
\$6,864 - \$6,950	0.898
\$6,951 - \$7,040	0.897
\$7,041 - \$7,131	0.896
\$7,132 - \$7,225	0.895
\$7,226 - \$7,322	0.894
\$7,323 - \$7,421	0.893
\$7,422 - \$7,523	0.892
\$7,524 - \$7,628	0.891
\$7,629 - \$7,736	0.890
\$7,737 - \$7,846	0.889
\$7,847 - \$7,960	0.888
\$7,961 - \$8,078	0.887
\$8,079 - \$8,199	0.886
\$8,200 - \$8,323	0.885
\$8,324 - \$8,452	0.884
\$8,453 - \$8,584	0.883
\$8,585 - \$8,721	0.882
\$8,722 - \$8,862	0.881
\$8,863 - \$9,008	0.880
\$9,009 - \$9,158	0.879
\$9,159 - \$9,314	0.878
\$9,315 - \$9,475	0.877
\$9,476 - \$9,642	0.876
\$9,643 - \$9,814	0.875
\$9,815 - \$9,993	0.874
\$9,994 - \$10,179	0.873
\$10,180 - \$10,372	0.872
\$10,373 - \$10,572	0.871
\$10,573 - \$10,780	0.870
\$10,781 - \$10,996	0.869
\$10,997 - \$11,222	0.868
\$11,223 - \$11,456	0.867
\$11,457 - \$11,701	0.866
\$11,702 - \$11,956	0.865
\$11,957 - \$12,223	0.864
\$12,224 - \$12,502	0.863
\$12,503 - \$12,794	0.862
\$12,795 - \$13,100	0.861

Fixed Expense	
Premium Range	Factor
\$13,101 - \$13,421	0.860
\$13,422 - \$13,758	0.859
\$13,759 - \$14,113	0.858
\$14,114 - \$14,486	0.857
\$14,487 - \$14,879	0.856
\$14,880 - \$15,295	0.855
\$15,296 - \$15,734	0.854
\$15,735 - \$16,199	0.853
\$16,200 - \$16,693	0.852
\$16,694 - \$17,217	0.851
\$17,218 - \$17,776	0.850
\$17,777 - \$18,372	0.849
\$18,373 - \$19,010	0.848
\$19,011 - \$19,693	0.847
\$19,694 - \$20,427	0.846
\$20,428 - \$21,219	0.845
\$21,220 - \$22,073	0.844
\$22,074 - \$23,000	0.843
\$23,001 - \$24,008	0.842
\$24,009 - \$25,109	0.841
\$25,110 - \$26,315	0.840
\$26,316 - \$27,642	0.839
\$27,643 - \$29,111	0.838
\$29,112 - \$30,745	0.837
\$30,746 - \$32,573	0.836
\$32,574 - \$34,633	0.835
\$34,634 - \$36,970	0.834
\$36,971 - \$39,645	0.833
\$39,646 - \$42,738	0.832
\$42,739 - \$46,354	0.831
\$46,355 - \$50,639	0.830
\$50,640 - \$55,797	0.829
\$55,798 - \$62,124	0.828
\$62,125 - \$70,070	0.827
\$70,071 - \$80,347	0.826
\$80,348 - \$94,157	0.825
\$94,158 - \$113,699	0.824
\$113,700 - \$143,478	0.823
\$143,479 - \$194,389	0.822
\$194,390 - \$301,303	0.821
\$301,304 - \$669,562	0.820
\$669,563 and over	0.819

I.5. Number of Late Payments Surcharge

Number of Late Payments	Factor
0-2	1.00
3-4	1.05
5 and Over	1.10

I.6. Workers Compensation Waiver of Subrogation and Indemnity Agreement Credit

Workers Compensation Waiver of Subrogation and Indemnity Agreement Credit	
Factor	
	0.95

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**6. OPTIONAL COVERAGES**

A.4. Employee Dishonesty

<b>Employee Dishonesty</b>		
<b>Limit</b>	<b>0 to 5 Employees</b>	<b>Each Employee over 5 Employees</b>
\$25,000	\$103	\$9
\$50,000	\$141	\$11
\$100,000	\$198	\$15
\$250,000	\$346	\$26
\$500,000	\$549	\$41

A.5. Forgery or Alteration

<b>Forgery or Alteration</b>		
<b>Limit</b>	<b>0 to 5 Employees</b>	<b>Each Employee over 5 Employees</b>
\$25,000	\$103	\$9
\$50,000	\$141	\$11
\$100,000	\$198	\$15
\$250,000	\$346	\$26
\$500,000	\$549	\$41

A.6. Glass Deductible Waiver

<b>Glass Deductible</b>	
Flat Charge	\$28

A.7. Money and Securities

<b>Money and Securities</b>		
<b>On Premises</b>	<b>Off Premises</b>	<b>Premium</b>
\$10,000	\$2,000	Included
\$10,000	\$5,000	\$16
\$10,000	\$10,000	\$34
\$25,000	\$25,000	\$92

B.1. Damage to Premises Rented to You - Liability

<b>Damage to Premises Rented to You - Liability</b>	
Factor	0.10

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**7. ENDORSEMENTS**

B.9. Additional Insured - Managers or Lessors of Premises

<b>Additional Insured Managers or Lessors of Premises</b>	
Retailers/Wholesalers	\$34
All Other	\$12

B.15. Additional Insured - Vendors

<b>Additional Insured - Vendors</b>	
Factor for each vendor	0.05

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**7. ENDORSEMENTS**

D. Art Dealer and Galleries Coverage

<b>Art Dealer and Galleries Coverage</b>	
Loading per \$1000	2.50
Breakage per \$1000	1.50

E. Bed & Breakfast Supplemental Coverages

For Comprehensive Personal Liability use the rates in table 7.G.

<b>Bed &amp; Breakfast Supplemental Coverages</b>	
<b>Liability Limit</b>	<b>Premium</b>
\$500,000	\$55
\$1,000,000	\$61
\$2,000,000	\$68

F. Businessowners Aggregate Limit of Insurance Per Location Endorsement

<b>Businessowners Aggregate Limit of Insurance Per Location Endorsement</b>	
Factor per Location	0.01

G. Business Comprehensive Personal Liability Coverage Endorsement

<b>Businessowners Comprehensive Personal Liability</b>	
<b>Liability Limit</b>	<b>Premium</b>
\$500,000	\$53
\$1,000,000	\$58
\$2,000,000	\$65

H. Businessowners Food Contamination Coverage

<b>Businessowners Food Contamination Coverage</b>	
Charge per Location	\$25
Increased Food Contamination per \$1000	3.617
Increased Advertising Expense per \$1000	0.904

I. Businessowners Food Contamination Contingent Business Income

<b>Businessowners Food Contamination Contingent Business Income</b>		
<b>Limit of Liability</b>	<b>First Owned Location</b>	<b>Each Additional Owned Location</b>
\$25,000	\$75	\$60
\$50,000	\$100	\$75
\$100,000	\$200	\$150
\$300,000	\$500	\$375
\$500,000	\$800	\$600
\$1,000,000	\$1,000	\$750



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**7. ENDORSEMENTS (Cont.)**

J. Businessowners Liability (Section II) Exclusion

<b>Businessowners Liability (Section II) Exclusion</b>	
Credit	25%

L. Cluster Endorsement - Standard

<b>Cluster Endorsement - Standard</b>					
<b>Deductible</b>	<b>First Location</b>	<b>Each Additional Location</b>	<b>Deductible</b>	<b>First Location</b>	<b>Each Additional Location</b>
\$500	\$85	\$25	\$25,000	\$56	\$17
\$1,000	\$81	\$24	\$50,000	\$53	\$16
\$2,500	\$77	\$23	\$75,000	\$53	\$16
\$5,000	\$69	\$21	\$100,000	\$51	\$16
\$10,000	\$58	\$17			

M. Cluster Endorsement - Special

<b>Cluster Endorsement - Special</b>					
<b>Deductible</b>	<b>First Location</b>	<b>Each Additional Location</b>	<b>Deductible</b>	<b>First Location</b>	<b>Each Additional Location</b>
\$500	\$155	\$31	\$25,000	\$103	\$21
\$1,000	\$147	\$29	\$50,000	\$97	\$19
\$2,500	\$140	\$28	\$75,000	\$96	\$19
\$5,000	\$125	\$25	\$100,000	\$93	\$19
\$10,000	\$105	\$21			

N. Cluster Endorsement - Xtreme

<b>Cluster Endorsement - Xtreme</b>					
<b>Deductible</b>	<b>First Location</b>	<b>Each Additional Location</b>	<b>Deductible</b>	<b>First Location</b>	<b>Each Additional Location</b>
\$500	\$349	\$70	\$25,000	\$232	\$47
\$1,000	\$331	\$65	\$50,000	\$218	\$43
\$2,500	\$315	\$63	\$75,000	\$216	\$43
\$5,000	\$281	\$56	\$100,000	\$209	\$43
\$10,000	\$236	\$47			

When liability coverage is excluded from the policy, reduce the above charge(s) by 10%.

O. Cluster Endorsement Extension - Account Receivable

<b>Cluster Endorsement Extension - Accounts Receivable Factor</b>	
Accounts Receivable Factor	0.05

Q. Cluster Endorsement - Personal Property Off Premises

<b>Cluster Endorsement Extension Personal Property Off Premises</b>	
Personal Property Off Premises Charge	\$48

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**7. ENDORSEMENTS (Cont.)**

R. Cluster Endorsement Extension - Spoilage

<b>Cluster Endorsement Extension - Spoilage - Flat Charge</b>						
Class	Classification Description	Breakdown or Contamination		Power Outage	Both Breakdown or Contamination & Power Outage	
		With Refrigeration Maintenance Agreement	Without Refrigeration Maintenance Agreement		With Refrigeration Maintenance Agreement	Without Refrigeration Maintenance Agreement
	<b>Rating Basis Code</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1	Bakery Goods Bakery Plants Bed & Breakfast Candy Manufacturing Cheese Shops Delicatessens Distributors - Food - Dry Fruits & Vegetables Restaurants Wine Shops	\$220	\$308	\$132	\$308	\$396
2	Adult Care Convenience Food Store Dairy Products (No Ice Cream) Distributors - Food and Drink Food Mfg - Jams & Jellies Grocery Stores Meat and Poultry Markets Pharmaceuticals Veterinarian Office	\$265	\$353	\$141	\$353	\$441
3	Dairy Products (Ice Cream) Florists Seafood	\$311	\$458	\$158	\$407	\$555

S. Cluster Endorsement Extension - Valuable Papers

<b>Cluster Endorsement Extension Valuable Papers Factor</b>	
Valuable Papers Factor	0.10

W. Druggist Professional Liability - Druggists Rate Increments

<b>Druggist Professional Liability Druggists Rate Increments</b>	
Territory	Base Rate
1	6.92
2	5.69
3	6.17
4	5.48
5	6.92

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**7. ENDORSEMENTS (Cont.)**

Y. Employee Benefits Liability Endorsement

<b>Employee Benefits Liability Endorsement</b>	
<b>Limit of Liability</b>	<b>Annual Flat Charge</b>
\$500,000/\$1,000,000	\$194
\$1,000,000/\$2,000,000	\$202
\$1,000,000/\$3,000,000	\$205
\$1,000,000/\$4,000,000	\$206
\$1,000,000/\$5,000,000	\$208
\$2,000,000/\$4,000,000	\$222

AF. Extended Business Income Coverage

<b>Extended Business Income Coverage</b>	
<b>18 Months</b>	<b>24 Months</b>
0.02	0.03

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**7. ENDORSEMENTS (Cont.)**

AJ. Funeral Directors, Morticians and Cemeteries Professional Liability

<b>Funeral Directors, Morticians and Cemeteries Professional Liability Funeral Directors and Morticians Professional Rate per Body (Annually)</b>						
<b>Limit</b>	<b>500,000/1M</b>	<b>1M/2M</b>	<b>1M/3M</b>	<b>1M/4M</b>	<b>1M/5M</b>	<b>2M/4M</b>
First 100 Bodies	\$1.03	\$1.17	\$1.19	\$1.20	\$1.21	\$1.31
Next 200 bodies	\$0.73	\$0.84	\$0.86	\$0.86	\$0.87	\$0.93
Next 300 bodies	\$0.58	\$0.68	\$0.69	\$0.70	\$0.70	\$0.75
Next 400 bodies	\$0.44	\$0.51	\$0.52	\$0.52	\$0.53	\$0.57
Over 1000 bodies	\$0.22	\$0.24	\$0.24	\$0.25	\$0.25	\$0.27

<b>Cemetery Professional Liability Rate per Total Bodies in Cemetery</b>						
<b>Limit</b>	<b>500,000/1M</b>	<b>1M/2M</b>	<b>1M/3M</b>	<b>1M/4M</b>	<b>1M/5M</b>	<b>2M/4M</b>
First 100 Bodies	\$0.68	\$0.81	\$0.83	\$0.83	\$0.84	\$0.88
Next 200 bodies	\$0.51	\$0.60	\$0.61	\$0.62	\$0.62	\$0.67
Next 300 bodies	\$0.34	\$0.40	\$0.41	\$0.41	\$0.41	\$0.45
Next 400 bodies	\$0.24	\$0.31	\$0.32	\$0.32	\$0.32	\$0.33
Over 1000 bodies	\$0.17	\$0.22	\$0.22	\$0.23	\$0.23	\$0.24
Minimum Premium	\$83	\$103	\$105	\$106	\$107	\$120

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**7. ENDORSEMENTS (Cont.)**

AL. Hired Auto and Nonowned Auto Liability

<b>Hired Auto and Nonowned Auto Liability</b>				
<b>Auto Usage</b>	<b>Limit</b>	<b>Hired Auto</b>	<b>Non-Owned Auto</b>	
Other than Retail Delivery	\$500,000	\$71	\$106	
	\$1,000,000	\$78	\$116	
	\$2,000,000	\$86	\$128	
Retail Delivery*	\$500,000	\$71	\$64	per \$1000 of Driver's Payroll
	\$1,000,000	\$78	\$70	per \$1000 of Driver's Payroll

\*A minimum payroll of \$18,000 must be used

AN. Liability for Property of Guests or Residents

<b>Liability for Property of Guests or Residents</b>	
Charge	\$6

AP. Liquor Liability Coverage

2. Use form BP 04 26 WA Amendment - Liquor Liability Exclusion Exception for Scheduled Activities.

3.

<b>Liquor Liability Coverage Rate Per \$1000 of Liquor Receipts</b>			
<b>Class</b>	<b>Limits of Liability</b>		
	<b>\$500,000</b>	<b>\$1,000,000</b>	<b>\$2,000,000</b>
Bed and Breakfast (Class Code 68141)			
Buffet (Class Code 09015)			
Casual Dining Restaurant (Class Codes 09011, 09012)			
Delicatessen (Class Code 54116)	\$2.774	\$3.407	\$4.096
Fast Food Restaurant (Class Code 09014)			
Fine Dining Restaurant (Class Code 09013)			
Motels (Class Codes 67141, 67132, 67133, 67134)			
Wine Shop with Tasting Room (Class Code 59216)			
Convenience Mart (Class 09321, 09331, 09351, 09361)	\$0.793	\$0.974	\$1.170
Grocery/Supermarket Store (Class Code 09362)			
Grocery Wholesale (Class Code 50481)			
Wineries - Still or Sparkling (Class Code 59964)	\$0.079	\$0.097	\$0.117
Wine Shop - No Tasting Room (Class Code 59217)			
<b>All Other Classes</b>	\$0.079	\$0.097	\$0.117

AR. Mechanics Errors and Omission Coverage

<b>Mechanics Errors and Omission Coverage</b>	
Charge per location	\$100

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**7. ENDORSEMENTS (Cont.)**

AU. Mini-Storage Warehouse Legal Liability

<b>Mini-Storage Warehouse Customers' Property Legal</b>	
Rate per \$1000	2.28

<b>Mini-Storage Warehouse Sale or Disposal of Customers' Property Legal Liability</b>		
<b>Limits of Insurance (per claim/aggregate)</b>	<b>Under 200 Units Per Policy</b>	<b>200 Units and Over Per Policy</b>
\$10,000/30,000	\$140	\$164
\$25,000/75,000	\$249	\$329

AV. Motels - Liability for Guests' Property in Safe Deposit Boxes

<b>Motels - Liability for Guests' Property In Safe Deposit Boxes</b>	
<b>Limit of Insurance</b>	<b>Premium</b>
\$25,000	\$31
\$50,000	\$48
\$100,000	\$79
\$250,000	\$127

AX. Outdoor Unattached Signs Coverage

<b>Outdoor Unattached Signs Coverage</b>	
<b>Deductible Per Sign Per Occurrence</b>	<b>Rate per \$100 Replacement Cost</b>
\$250	\$2.23
\$500	\$2.05
\$1,000	\$1.89

AZ. Pet Boarders and Pet Groomers Professional Liability

<b>Pet Boarders and Pet Groomers Professional Liability Coverage</b>	
Charge per Location	\$26

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**7. ENDORSEMENTS (Cont.)**

BC. Printer's Errors and Omissions Liability

<b>Printer's Errors and Omissions Liability</b>		
<b>Limit of Insurance (per occurrence/aggregate)</b>	<b>Average Hazard (Rate per \$1000 of</b>	<b>High Hazard (Rate per \$1000 of</b>
\$500,000/\$1,000,000	0.18	0.28
\$1,000,000/\$2,000,000	0.21	0.31
\$2,000,000/\$4,000,000	0.22	0.34

BE. Property Damage Deductible Liability Insurance

<b>Property Damage Deductible Liability Insurance</b>	
<b>Deductible Amount</b>	<b>Factor</b>
\$250	No adjustment
\$500	0.986
\$750	0.981
\$1,000	0.977
\$2,000	0.967
\$5,000	0.959

BI. Small Animal Services Cluster - Grooming, Kennel and Pet Boarders

<b>Small Animal Services Cluster Grooming, Kennel, and Pet Boarders</b>			
<b>Deductible</b>	<b>Premium</b>	<b>Deductible</b>	<b>Premium</b>
\$500	\$37	\$25,000	\$25
\$1,000	\$35	\$50,000	\$23
\$2,500	\$34	\$75,000	\$23
\$5,000	\$30	\$100,000	\$22
\$10,000	\$25		

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**7. ENDORSEMENTS (Cont.)**

BJ. Spoilage Coverage

Spoilage Coverage Rate per \$1000 of Limit						
		Breakdown or Contamination			Both Breakdown or Contamination & Power Outage	
Class	Classification Description	With Refrigeration Maintenance Agreement	Without Refrigeration Maintenance Agreement	Power Outage	With Refrigeration Maintenance Agreement	Without Refrigeration Maintenance Agreement
Rating Basis Code		1	2	3	4	5
1	Bakery Goods Bakery Plants Bed & Breakfast Candy Mfg Cheese Shops Delicatessen Distributors - Food - Dry Fruits & Vegetables Restaurants Wine Shops Wineries	6.80	9.40	4.10	9.40	12.10
2	Adult Care Convenience Food Stores Dairy Products (No Ice Cream) Distributors -Food and Drink Food Mfg - Jams and Jellies Grocery Stores Meat and Poultry Markets Pharmaceuticals Supermarkets Veterinarian's Office	8.20	10.80	4.40	10.80	13.50
3	Dairy Products - Ice Cream Florists Seafood	9.40	14.10	4.90	12.40	17.00



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**7. ENDORSEMENTS (Cont.)**

BN.2.a. Terrorism Coverage Options

- (1) When coverage for Terrorism is provided use forms BP 05 26, BP 05 18 and M3125.
- (2) When coverage for Terrorism is NOT provided use forms BP 05 41, BP 05 18, M3125 and M2784.

BN.2.b. Terrorism Rates

<b>Terrorism Rates per \$1000 of Building and Personal Property Limits</b>	
<b>Territory</b>	<b>TRIA</b>
1	\$0.107
2	\$0.016
3	\$0.016
4	\$0.012
5	\$0.012

BQ. Utility Services - Time Element

<b>Utility Services - Time Element</b>	
<b>Power Supply and Water Supply</b>	
<b>Cause of Loss</b>	<b>Rate Per \$1000 of Limit</b>
Other than EQ	\$0.940
Earthquake	\$0.506

<b>Communications Supply Properties</b>	
<b>Cause of Loss</b>	<b>Rate Per \$1000 of Limit</b>
Other than EQ	\$2.116
Earthquake	\$1.012

<b>Overhead Power Transmission and Overhead Communication Lines</b>	
<b>Cause of Loss</b>	<b>Rate Per \$1000 of Limit</b>
Other than EQ	\$1.646
Earthquake	\$1.012

BR. Unexpected Wine Oxidation

<b>Unexpected Wine Oxidation</b>	
<b>Charge per 1,000</b>	<b>\$4</b>
Charge per 1,000	\$4

BS. Unexpected Wine Contamination

<b>Unexpected Wine Contamination</b>	
<b>Charge per 1,000</b>	<b>\$4</b>
Charge per 1,000	\$4

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**7. ENDORSEMENTS (Cont.)**

BV. Veterinarians Professional Liability

<b>Veterinarians Professional Liability</b>		
<b>Predominately Domestic Animals</b>		
<b>Limits of Insurance (per occurrence/ aggregate)</b>	<b>First Veterinarian</b>	<b>Each Additional Veterinarian</b>
\$500,000/\$1,000,000	\$112	\$85
\$1,000,000/\$2,000,000	\$128	\$97
\$1,000,000/\$3,000,000	\$131	\$99
\$1,000,000/\$4,000,000	\$131	\$100
\$1,000,000/\$5,000,000	\$132	\$100
\$2,000,000/\$4,000,000	\$146	\$109
<b>Cattle, Horses and Livestock</b>		
<b>Limits of Insurance (per occurrence/ aggregate)</b>	<b>First Veterinarian</b>	<b>Each Additional Veterinarian</b>
\$500,000/\$1,000,000	\$149	\$112
\$1,000,000/\$2,000,000	\$172	\$128
\$1,000,000/\$3,000,000	\$175	\$131
\$1,000,000/\$4,000,000	\$177	\$131
\$1,000,000/\$5,000,000	\$178	\$132
\$2,000,000/\$4,000,000	\$227	\$146

BW. Veterinarians Cluster Endorsement - Small Animal

<b>Veterinarians Cluster Endorsement</b>		
<b>Small Animal</b>		
<b>Deductible</b>	<b>First Veterinarian</b>	<b>Each Additional Veterinarian</b>
\$500	\$83	\$50
\$1,000	\$78	\$48
\$2,500	\$75	\$46
\$5,000	\$67	\$41
\$10,000	\$56	\$34
\$25,000	\$55	\$33
\$50,000	\$52	\$32
\$75,000	\$51	\$31
\$100,000	\$50	\$30

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**7. ENDORSEMENTS (Cont.)**

BX. Veterinarians Cluster Endorsement - Large

<b>Veterinarians Cluster Endorsement Large Animal</b>		
<b>Deductible</b>	<b>First Veterinarian</b>	<b>Each Additional Veterinarian</b>
\$500	\$248	\$149
\$1,000	\$235	\$141
\$2,500	\$224	\$135
\$5,000	\$200	\$121
\$10,000	\$169	\$102
\$25,000	\$165	\$99
\$50,000	\$156	\$94
\$75,000	\$154	\$92
\$100,000	\$149	\$90

BY. Veterinarians Cluster Extension - Animals in Care, Custody and Control

<b>Veterinarians Cluster Ext. - Animals in Care, Custody &amp; Control</b>	
Rate per \$1,000	\$1.90

BZ. Veterinarians Cluster Extension - Government Closure Due to Animal Sickness

<b>Veterinarians Cluster Extension - Government Closure Due to Animal Sickness</b>	
Business Income - Rate per \$1,000 for the amount over	\$1.00
Extra Expense - Rate per \$1,000 for the amount over \$2,500	\$0.50

CA. Veterinarians Cluster Extension - Veterinarians Equipment

<b>Veterinarians Cluster Extension - Veterinarians Equipment</b>	
Small Animal - Rate per \$1,000 for amount over \$10,000	\$0.26
Large Animal - Rate per \$1,000 for amount over \$25,000	\$0.26

CB. Veterinarians Consent to Settle

Charge 20% of the total professional liability premium.

CC. Waiver of Transfer of Rights of Recovery Against Others to Us

<b>Waiver of Transfer of Rights of Recovery Against Others to Us</b>	
Flat Premium Charge	\$73

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**7. ENDORSEMENTS (Cont.)**

CD. Winery Cluster Endorsement

<b>Winery Cluster Endorsement</b>	
Per location	\$75

CE. Winery Cluster Extension - Wine Leakage

<b>Winery Cluster Extension – Wine Leakage</b>	
Per \$1,000	\$1

CF. Winery Special Cluster

<b>Winery Special Cluster</b>	
Per location	\$125

CG. Washington Stop Gap

1. Description of Coverage

The Washington state insurance fund does not provide coverage for employers Liability with Coverage for situations in which an employer can be held liability for injury to an employee.

2. Form: Use BP 06 74

3. Premium Charges

<b>Washington Stop Gap Coverage</b>	
<b>Limit of Liability</b>	<b>Annual Flat Charge</b>
\$500,000	\$16
\$1,000,000	\$17
\$2,000,000	\$19

**8. INDIVIDUAL RISK PREMIUM MODIFICATION PLAN**

8.C. Total Credits and Debits under this plan shall not exceed 25%.

<b>Risk Characteristics</b>	<b>Description</b>	<b>Range of Modifications</b>	
		<b>Credits</b>	<b>Debits</b>
Management	Cooperation in matters of safeguarding and proper handling of the property covered	15%	15%
Location	Accessibility, congestion and exposures	5%	5%
Building Features	Age, condition and unusual structural	10%	10%
Classification	Peculiarities of Classification	10%	10%
Premises and Equipment	Care, Condition and type	10%	10%
Employees	Selection, training, supervision and	5%	5%
Protection	Not otherwise recognized	2%	2%
Sales/Receipts	Materially different than normal for risk	10%	10%

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ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
98001	2	98061	3	98154	1	98247	3	98320	3
98002	2	98062	2	98155	1	98248	3	98321	2
98003	2	98063	2	98158	1	98249	4	98322	3
98004	2	98064	2	98160	1	98250	3	98323	2
98005	2	98065	2	98161	1	98251	2	98324	3
98006	2	98068	2	98164	1	98252	2	98325	3
98007	2	98070	2	98166	1	98253	4	98326	5
98008	2	98071	2	98168	1	98255	3	98327	2
98009	2	98072	2	98170	1	98256	2	98328	2
98010	2	98073	2	98171	1	98257	3	98329	2
98011	2	98074	2	98174	1	98258	2	98330	2
98012	2	98075	2	98177	1	98259	2	98331	5
98013	2	98077	2	98178	1	98260	4	98332	2
98014	2	98082	2	98181	1	98261	3	98333	2
98015	2	98083	2	98184	1	98262	3	98335	2
98019	2	98087	2	98185	1	98263	3	98336	3
98020	2	98092	2	98188	1	98264	3	98337	3
98021	2	98093	2	98190	1	98266	3	98338	2
98022	2	98101	1	98191	1	98267	3	98339	3
98023	2	98102	1	98195	1	98270	2	98340	3
98024	2	98103	1	98198	1	98271	2	98342	3
98025	2	98104	1	98199	1	98272	2	98343	3
98026	2	98105	1	98201	2	98273	3	98344	2
98027	2	98106	1	98203	2	98274	3	98345	3
98028	2	98107	1	98204	2	98275	2	98346	3
98029	2	98108	1	98205	2	98276	3	98348	2
98030	2	98109	1	98206	2	98277	4	98349	2
98031	2	98110	3	98207	2	98278	4	98350	5
98032	2	98111	1	98208	2	98279	3	98351	2
98033	2	98112	1	98220	3	98280	3	98352	2
98034	2	98114	1	98221	3	98281	3	98353	3
98035	2	98115	1	98222	3	98282	4	98354	2
98036	2	98116	1	98223	2	98283	3	98355	3
98037	2	98117	1	98224	2	98284	3	98356	3
98038	2	98118	1	98225	3	98286	3	98357	5
98039	2	98119	1	98226	3	98287	2	98358	3
98040	2	98121	1	98227	3	98288	2	98359	3
98041	2	98122	1	98228	3	98290	2	98360	2
98042	2	98124	1	98229	3	98291	2	98361	3
98043	2	98125	1	98230	3	98292	2	98362	3
98045	2	98126	1	98231	3	98293	2	98363	3
98046	2	98129	1	98232	3	98294	2	98364	3
98047	2	98131	1	98233	3	98295	3	98365	3
98050	2	98132	1	98235	3	98296	2	98366	3
98051	2	98133	1	98236	4	98297	3	98367	3
98052	2	98134	1	98237	3	98303	2	98368	3
98053	2	98136	1	98238	3	98304	2	98370	3
98054	2	98138	1	98239	4	98305	3	98371	2
98055	2	98144	1	98240	3	98310	3	98372	2
98056	2	98145	1	98241	2	98311	3	98373	2
98057	2	98146	1	98243	3	98312	3	98374	2
98058	2	98148	1	98244	3	98314	3	98375	2
98059	2	98151	1	98245	3	98315	3	98376	3

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98377	3	98466	2	98561	3	98625	3	98822	4
98378	3	98467	2	98562	5	98626	3	98823	4
98380	3	98471	2	98563	3	98628	4	98824	4
98381	5	98477	2	98564	3	98629	3	98826	4
98382	3	98481	2	98565	3	98631	5	98827	4
98383	3	98492	2	98566	3	98632	3	98828	4
98384	3	98493	2	98568	3	98635	4	98829	4
98385	2	98497	2	98569	5	98637	3	98830	4
98386	3	98498	2	98570	3	98638	3	98831	4
98387	2	98499	2	98571	5	98639	3	98832	4
98388	2	98501	2	98572	3	98640	5	98833	4
98390	2	98502	2	98575	3	98641	5	98834	4
98391	2	98503	2	98576	2	98642	3	98836	4
98392	3	98504	2	98577	3	98643	3	98837	4
98393	3	98505	2	98579	2	98644	5	98840	4
98394	2	98506	2	98580	2	98645	3	98841	4
98395	2	98507	2	98581	3	98647	3	98843	4
98396	2	98508	2	98582	3	98648	3	98844	4
98397	2	98509	2	98583	3	98649	3	98845	4
98398	2	98511	2	98584	3	98650	4	98846	4
98401	2	98512	2	98585	3	98651	3	98847	4
98402	2	98513	2	98586	5	98660	3	98848	4
98403	2	98516	2	98587	5	98661	3	98849	4
98404	2	98520	3	98588	3	98662	3	98850	4
98405	2	98522	3	98589	2	98663	3	98851	4
98406	2	98524	3	98590	5	98664	3	98852	4
98407	2	98526	3	98591	3	98665	3	98853	4
98408	2	98527	3	98592	3	98666	3	98855	4
98409	2	98528	3	98593	3	98667	3	98856	4
98411	2	98530	2	98595	5	98668	3	98857	4
98412	2	98531	3	98596	3	98670	4	98858	4
98413	2	98532	3	98597	2	98671	3	98859	4
98415	2	98533	3	98599	2	98672	4	98860	4
98416	2	98535	5	98601	3	98673	4	98862	4
98418	2	98536	5	98602	4	98674	3	98901	4
98421	2	98537	3	98603	3	98675	3	98902	4
98422	2	98538	3	98604	3	98682	3	98903	4
98424	2	98539	3	98605	4	98683	3	98904	4
98430	2	98540	2	98606	3	98684	3	98907	4
98431	2	98541	3	98607	3	98685	3	98908	4
98433	2	98542	3	98609	3	98686	3	98909	4
98438	2	98544	3	98610	3	98687	3	98920	4
98439	2	98546	3	98611	3	98801	4	98921	4
98442	2	98547	5	98612	3	98802	4	98922	4
98443	2	98548	3	98613	4	98807	4	98923	4
98444	2	98550	5	98614	5	98811	4	98925	4
98445	2	98552	3	98616	3	98812	4	98926	4
98446	2	98554	3	98617	4	98813	4	98929	4
98447	2	98555	3	98619	4	98814	4	98930	4
98450	2	98556	2	98620	4	98815	4	98932	4
98455	2	98557	3	98621	3	98816	4	98933	4
98460	2	98558	2	98622	3	98817	4	98934	4
98464	2	98559	3	98623	4	98819	4	98935	4
98465	2	98560	3	98624	5	98821	4	98936	4

**OREGON MUTUAL INSURANCE COMPANY  
 BUSINESSOWNERS PROTECTOR PROGRAM  
 TERRITORY ZIP CODE LOCATIONS  
 STATE RATE PAGES**

ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY	ZIP CODE	TERRITORY
98937	4	99109	4	99170	4	99337	4		
98938	4	99110	4	99171	4	99338	4		
98939	4	99111	4	99173	4	99341	4		
98940	4	99113	4	99174	4	99343	4		
98941	4	99114	4	99176	4	99344	4		
98942	4	99115	4	99179	4	99345	4		
98943	4	99116	4	99180	4	99346	4		
98944	4	99117	4	99181	4	99347	4		
98946	4	99118	4	99185	4	99348	4		
98947	4	99119	4	99201	4	99349	4		
98948	4	99121	4	99202	4	99350	4		
98950	4	99122	4	99203	4	99352	4		
98951	4	99123	4	99204	4	99353	4		
98952	4	99124	4	99205	4	99354	2		
98953	4	99125	4	99206	4	99356	4		
99001	4	99126	4	99207	4	99357	4		
99003	4	99127	4	99208	4	99359	4		
99004	4	99128	4	99209	4	99360	4		
99005	4	99129	4	99210	4	99361	4		
99006	4	99130	4	99211	4	99362	4		
99008	4	99131	4	99212	4	99363	4		
99009	4	99133	4	99213	4	99371	4		
99011	4	99134	4	99214	4	99401	4		
99012	4	99135	4	99215	4	99402	4		
99013	4	99136	4	99216	4	99403	4		
99014	4	99137	4	99217	4				
99015	4	99138	4	99218	4				
99016	4	99139	4	99219	4				
99017	4	99140	4	99220	4				
99018	4	99141	4	99223	4				
99019	4	99143	4	99224	4				
99020	4	99144	4	99228	4				
99021	4	99146	4	99251	4				
99022	4	99147	4	99252	4				
99023	4	99148	4	99256	4				
99025	4	99149	4	99258	4				
99026	4	99150	4	99260	4				
99027	4	99151	4	99299	4				
99029	4	99152	4	99301	4				
99030	4	99153	4	99302	4				
99031	4	99154	4	99320	4				
99032	4	99155	4	99321	4				
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99034	4	99157	4	99323	4				
99036	4	99158	4	99324	4				
99037	4	99159	4	99326	4				
99039	4	99160	4	99327	4				
99040	4	99161	4	99328	4				
99101	4	99163	4	99329	4				
99102	4	99164	4	99330	4				
99103	4	99165	4	99332	4				
99104	4	99166	4	99333	4				
99105	4	99167	4	99335	4				
99107	4	99169	4	99336	4				