

## OWNER'S, LANDLORD'S & TENANT'S - General Liability Program

Premises - Operation Rates

OTHER CLASSES AVAILABLE CALL FOR QUOTE 877-424-7336

**ADD \$25.00 POLICY FEE AND 1% FHCF FEE**

**LIMITS IN THE 1,000's**

Classification / Forms Required	Class Code	Rating Basis	BI	PD	100 / 100	BI	PD	300 / 300	BI	PD	500 / 500
			100	100	Total Rate	300	300	Total Rate	500	500	Total Rate
APARTMENTS, TENEMENTS, BOARDING OR ROOMING HOUSES - NOT APT. HOTELS WATER EXPOSURE PROHIBITED	<b>65132</b>	AREA	10.97	0.07	11.04	14.21	0.10	14.31	15.54	0.12	15.66
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00
Beauty Shop (no space leasing)	<b>72310</b>	AREA	24.59	0.18	24.77	31.84	0.24	32.08	34.84	0.29	35.13
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00
Eldg. or Prem. - Mfg./Private Warehouse Multiple Interests other than Insured	<b>39998</b>	AREA	1.83	0.05	1.88	2.38	0.07	2.45	2.60	0.08	2.68
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00
Eldg. or Prem. - Mfg./Private Warehouse Single Interest other than Insured	<b>39999</b>	AREA	0.95	0.03	0.98	1.22	0.04	1.26	1.34	0.04	1.38
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00
Eldgs. Or Prem. Bank, Merc., Mfg., or Offices not occupied by Insd. - LRO	<b>65198</b>	AREA	5.30	0.05	5.35	6.86	0.07	6.93	7.50	0.08	7.58
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00

**\*\* Premiums developed using the rating factors above may vary from actual policy premiums**

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**PREMIUM RATING BASIS:**

**Per 100 Sq. Ft. of Area - Per \$100.00 of Receipts - Per Linear Foot of Frontage - Per Unit**

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**Minimum Written Premium is \$100.00 - Minimum Retained Premium is \$100.00**

*Due to Policy Fee and Minimum Retained Premium, the Down Payment on premiums under \$500.00 when financed by Reliable Premium Finance Company is \$168.00*

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Classification / Forms Required	Class Code	Rating Basis	100	100	Total Rate	300	300	Total Rate	500	500	Total Rate
Buildings or Premises - Offices Water Exposure Prohibited	<b>65121</b>	AREA	24.10	0.09	24.19	32.74	0.12	32.86	36.53	0.15	36.68
Minimum Premium			68.00	44.00	112.00	92.00	61.00	153.00	102.00	73.00	175.00
Christmas Tree Lots - Open Air	<b>8551</b>	EACH	189.15	14.55	203.70	244.90	20.37	265.27	267.96	24.25	292.21
Minimum Premium			189.00	53.00	242.00	245.00	81.00	326.00	268.00	97.00	365.00
Clothing, Wearing Apparel - Retail	<b>56991</b>	AREA	33.10	0.17	33.27	42.86	0.24	43.10	46.89	0.29	47.18
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00
Delicatessen	<b>54111</b>	AREA	59.58	0.13	59.71	77.15	0.18	77.33	84.41	0.22	84.63
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00
Dwelling Units Garden (Greater Than 2 Stories in Rows or Groups) Water Exposures Prohibited	<b>65131</b>	AREA	10.97	0.07	11.04	14.21	0.10	14.31	15.54	0.12	15.66
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00
Dwellings - One Family LRO (Use this class for Rental Mobile Homes, but maximum limit available is BI 300 & PD 300) Water Exposures Prohibited	<b>65143</b>	EACH	54.85	1.46	56.31	71.03	2.04	73.07	77.71	2.43	80.14
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00

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Classification / Forms Required	Class Code	Rating Basis	100	100	Total Rate	300	300	Total Rate	500	500	Total Rate
Dwellings - Two Family LRO Water Exposures Prohibited	<b>65147</b>	EACH	110.65	2.18	112.83	143.28	3.06	146.34	156.76	3.64	160.40
Minimum Premium			110.00	44.00	154.00	143.00	61.00	204.00	156.00	73.00	229.00
Dwellings- Four Family LRO Water Exposures Prohibited	<b>65102</b>	EACH	264.81	5.47	270.28	342.90	7.66	350.56	375.15	9.12	384.27
Minimum Premium			264.00	44.00	308.00	343.00	61.00	404.00	375.00	73.00	448.00
Dwellings- Three Family LRO Water Exposures Prohibited	<b>65101</b>	EACH	264.81	5.47	270.28	342.90	7.66	350.56	375.15	9.12	384.27
Minimum Premium			264.00	44.00	308.00	343.00	61.00	404.00	375.00	73.00	448.00
Furniture Retail-not used	<b>57121</b>	AREA	9.08	0.15	9.23	11.76	0.20	11.96	12.86	0.24	13.10
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00
Hotels - not Apartment Hotels Water Exposures Prohibited	<b>70113</b>	EACH	101.20	0.55	101.75	131.03	0.77	131.80	143.36	0.92	144.28
Minimum Premium			101.00	44.00	145.00	131.00	61.00	192.00	143.00	73.00	216.00
Land - Occupied by Other than Insd. For Business LRO Water Exposures Prohibited	<b>65180</b>	FRONTAGE	0.62	0.01	0.63	0.81	0.02	0.83	0.88	0.02	0.90
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00

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Classification / Forms Required	Class Code	Rating Basis	100	100	Total Rate	300	300	Total Rate	500	500	Total Rate
Mobile Homes Parks or Courts Water Exposures Prohibited RV's Prohibited	<b>70312</b>	RECEIPTS	2.46	0.10	2.56	3.18	0.14	3.32			
Minimum Premium			189.00	58.00	247.00	245.00	81.00	326.00	N/A	N/A	N/A
Mobile Homes Parks or Courts - Tourist Water Exposures Prohibited	<b>70310</b>	RECEIPTS	2.46	0.10	2.56	3.18	0.14	3.32			
Minimum Premium			189.00	58.00	247.00	245.00	81.00	326.00	N/A	N/A	N/A
Real Estate Agents	<b>65310</b>	PAYROLL	0.33	0.15	0.48	0.47	0.20	0.67	0.54	0.22	0.76
Minimum Premium			39.00	51.00	90.00	56.00	67.00	123.00	64.00	75.00	139.00
Retail Stores NOC	<b>59991</b>	AREA	25.54	0.17	25.71	33.06	0.24	33.30	36.17	0.29	36.46
Minimum Premium			142.00	73.00	215.00	86.00	61.00	147.00	93.00	73.00	166.00
Second Hand Store	<b>59365</b>	AREA	25.54	0.17	25.71	33.06	0.24	33.30	36.17	0.29	36.46
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00
Shoe Repair / Hat Cleaning	<b>72510</b>	AREA	25.54	0.17	25.71	33.06	0.24	33.30	36.17	0.29	36.46
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00

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Classification / Forms Required	Class Code	Rating Basis	100	100	Total Rate	300	300	Total Rate	500	500	Total Rate
Vacant Land excl. Real Estate Development Property Water Exposures Prohibited / No Structures or Foundations	<b>65150</b>	FRONTAGE	0.21	0.01	0.22	0.27	0.02	0.29	0.29	0.02	0.31
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00
Warehouses - Private Merc. Storage of Insd. Merchandise	<b>59993</b>	AREA	4.35	0.04	4.39	5.63	0.06	5.69	6.16	0.07	6.23
Minimum Premium			67.00	44.00	111.00	86.00	61.00	147.00	93.00	73.00	166.00

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