Filing at a Glance

Company:	MAPFRE Insurance Company
Product Name:	MA BOP Rate Rule Form Filing eff 12/28/2023
State:	Massachusetts
TOI:	05.0 CMP Liability and Non-Liability
Sub-TOI:	05.0002 Businessowners
Filing Type:	Form/Rate/Rule
Date Submitted:	04/24/2023
SERFF Tr Num:	MAPF-133647440
SERFF Status:	Closed-Placed on File
State Tr Num:	
State Status:	Closed-Placed On File
Co Tr Num:	MA BOP RATE RULE FORM EFF 12/28/2023
Effective Date Requested (New):	12/28/2023
Effective Date Requested (Renewal):	12/28/2023
Author(s):	Sharon Janeczek, Kathryn O'Leary, Jeanie Moulton, Kimberly Guevara
Reviewer(s):	Conrad Ciszek (primary)
Disposition Date:	04/25/2023
Disposition Status:	Placed on File
Effective Date (New):	12/28/2023
Effective Date (Renewal):	12/28/2023

State Filing Description:

State: Massachusetts **Filing Company:** MAPFRE Insurance Company
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners
Product Name: MA BOP Rate Rule Form Filing eff 12/28/2023
Project Name/Number: Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/

General Information

Project Name: Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey
Project Number:
Reference Organization: Insurance Services Office
Reference Title: Massachusetts Businessowners Rule 23. Revision To Be Implemented
Filing Status Changed: 04/25/2023
State Status Changed: 04/25/2023
Created By: Kathryn O'Leary
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Domicile Status Comments: NJ is our domicile state.
Reference Number: BP-2020-RPAY
Advisory Org. Circular: LI-BP-2021-123
Deemer Date:
Submitted By: Kathryn O'Leary

Filing Description:

State: Massachusetts **Filing Company:** MAPFRE Insurance Company
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners
Product Name: MA BOP Rate Rule Form Filing eff 12/28/2023
Project Name/Number: Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/

MAPFRE Insurance Company, a member of Insurance Services Office (ISO), respectfully submits the enclosed form, rate, and rule filing for approval. If approved, these revisions will apply to our Businessowners Program effective December 28, 2023, and subsequent, for all new and renewal business. Please note, our IT implementation date is August 18, 2023.

In an effort to further address the needs of our policyholders and stay current with ISO, we propose the following revisions:

Forms:
We are revising and introducing several endorsements:

Enhancer Endorsement MA 952
We are amending this endorsement to further align with the marketplace by replacing limits in the coverage form rather than stacking limits with the coverage form. The total amount of insurance remains unchanged. We are also amending the lead in verbiage to clarify that the deductible provision applicable to the policy also applies to the endorsement. We added an Other Insurance provision to our Ordinance or Law additional coverage provision. Additionally, we are making editorial revisions. These revisions further align our endorsement with ISO and our competitors.

Enhancer Plus Endorsement MA 954
We are amending this endorsement to further align with the marketplace by replacing limits in the coverage form rather than stacking limits with the coverage form. The total amount of insurance remains unchanged. We are also amending the lead in verbiage to clarify that the deductible provision applicable to the policy also applies to the endorsement. We added an Other Insurance provision to our Ordinance or Law additional coverage provision. We are also adding several coverage extensions and additional coverages including Business Income From Dependent Properties, Fire Extinguisher Systems Recharge Expense, Forgery or Alteration, Personal Effects, and a Distance Extension. Additionally, we are making editorial revisions. These revisions further align our endorsement with ISO and our competitors.

Advisory Notice To Policyholders BP806MA
This new advisory notice advises policyholders of potential broadenings, reductions, and/or clarifications of coverage with respect to the revised endorsements. There is no premium modification associated with this notice.

Notice of Change in Policy Terms MA 934
We are making revisions to this notice so that it can be utilized to advise policyholders of any change in policy terms including any modification, addition, or deletion of any term, coverage, duty, or condition from the previous policy. There is no premium modification associated with this notice.

Rules:
We wish to adopt ISO rule filing BP-2020-RPAY (referenced in approval/implementation circular LI-BP-2021-123.) The overall rate impact on our current book of business is 2.6%.

We have made editorial and formatting revisions to our exception manual. Additionally, we have updated our manual exception pages with the following changes:

Rule 24. Deductibles (MIC-BOP-E-6)
Relativity Rating Factors - Rule 24. Deductibles (MIC-BOP-RFE-1)
We are implementing a new property deductible option of $25,000. As this is a new deductible option, there is no rate impact on our current book of business.

Rule 29. Additional Endorsements (MIC-BOP-E-25)

State: Massachusetts **Filing Company:** MAPFRE Insurance Company
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners
Product Name: MA BOP Rate Rule Form Filing eff 12/28/2023
Project Name/Number: Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/

We are amending the description of coverage for the Enhancer Endorsement to reflect the revised coverages and limits. There are no revisions to the rates associated with this endorsement. Accordingly, the rate impact on our current book of business is 0.0%.

Rule 29. Additional Endorsements (MIC-BOP-E-26 - MIC-BOP-E-27)
We are amending the description of coverage for the Enhancer Plus Endorsement to reflect the revised limits and newly added coverages. There are no revisions to the rates associated with this endorsement. Accordingly, the rate impact on our current book of business is 0.0%.

Rule A1. Schedule Rating (MIC-BOP-E-47)
We are amending two of the risk characteristics under our schedule rating plan. We are amending Safety Management to Classification Peculiarities and Features Not Otherwise Recognized. We are amending Protection to Loss Prevention/Safety Management. There is no rate impact on our current book of business.

Rule A7. BOP Program Factors (MIC-BOP-E-55 – MIC-BOP-E-79)
Based on competitive analysis and performance, we are amending the BOP Program Factors (BPF) for specified classes. There are revisions to select apartment and residential condo classification BPFs. Additionally, we have made several editorial and formatting revisions to this rule. The overall rate impact on our current book of business is 0.7%.

Loss Costs:
We have updated our manual exception pages with the following changes:

Loss Cost Pages - Loss Cost Multiplier (MIC-BOP-LC-1)
We propose to amend our property loss cost multiplier from 1.647 to 1.698. Our current liability loss cost multiplier of 2.042 remains unchanged. The overall rate impact of the proposed LCM change is 2.1%.

The overall rate impact of the proposed revisions included in this filing is 5.4%. For further information on the rate impact, please see the enclosed actuarial exhibits.

In accordance with M.G.L. 175, §§18 AND 192, the proposed endorsements will be attached to the Declarations Page, which contains our full company name and address. The Declarations were previously placed on file on May 5, 2016 under SERFF Tracking #: MAPF-130446410.

Thank you for your consideration.

Company and Contact

Filing Contact Information

Kathryn O'Leary, State Filing Specialist I
211 Main Street
Webster, MA 01570

koleary@mapfreusa.com
508-943-9000 [Phone]

Filing Company Information

MAPFRE Insurance Company
100 Campus Drive
Florham Park, NJ 07932
(508) 943-9000 ext. [Phone]

CoCode: 23876
Group Code: 411
Group Name: MAPFRE USA
FEIN Number: 36-3347420

State of Domicile: New Jersey
Company Type:
State ID Number:

State: *Massachusetts* **Filing Company:** *MAPFRE Insurance Company*
TOI/Sub-TOI: *05.0 CMP Liability and Non-Liability/05.0002 Businessowners*
Product Name: *MA BOP Rate Rule Form Filing eff 12/28/2023*
Project Name/Number: *Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/*

Filing Fees

State Fees

Fee Required? Yes
Fee Amount: $225.00
Retaliatory? No
Fee Explanation: Form filing = $75.00
Rate Rule Filing = $150.00
Total = $225.00
Per Company: Yes

Company	Amount	Date Processed	Transaction #
MAPFRE Insurance Company	$225.00	04/24/2023 01:43 PM	255967533
EFT Total	**$225.00**		

SERFF Tracking #:	*MAPF-133647440*	***State Tracking #:***		***Company Tracking #:***	*MA BOP RATE RULE FORM EFF 12/28/2023*

State:	*Massachusetts*	***Filing Company:***	*MAPFRE Insurance Company*
TOI/Sub-TOI:	*05.0 CMP Liability and Non-Liability/05.0002 Businessowners*		
Product Name:	*MA BOP Rate Rule Form Filing eff 12/28/2023*		
Project Name/Number:	*Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Placed on File	Conrad Ciszek	04/25/2023	04/25/2023

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
MAPF-133647440	Note To Filer	Carla Kelton	04/24/2023	04/24/2023
ISO Membership and Subscription Verification	Reviewer Note	Conrad Ciszek	04/25/2023	

SERFF Tracking #:	*MAPF-133647440*	***State Tracking #:***		***Company Tracking #:***	*MA BOP RATE RULE FORM EFF 12/28/2023*

State:	*Massachusetts*	***Filing Company:***	*MAPFRE Insurance Company*
TOI/Sub-TOI:	*05.0 CMP Liability and Non-Liability/05.0002 Businessowners*		
Product Name:	*MA BOP Rate Rule Form Filing eff 12/28/2023*		
Project Name/Number:	*Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/*		

Disposition

Disposition Date: 04/25/2023
Effective Date (New): 12/28/2023
Effective Date (Renewal): 12/28/2023
Status: Placed on File

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MAPFRE Insurance Company	12.200%	5.400%	$1,298,267	9,504	$24,041,990	98.100%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Advisory Notice to Policyholders		Yes
Form	Notice of Change in Policy Terms		Yes
Form	Enhancer Endorsement		Yes
Form	Enhancer Plus Endorsement		Yes
Rate	Commercial Lines Manual Division Ten Buisinessowners Exception Pages		Yes
Supporting Document	Certification of Compliance		Yes
Supporting Document	Policy Endorsement List		Yes
Supporting Document	Annotated Comparison		Yes
Supporting Document	Form Utilization List		Yes
Supporting Document	Base Checklist(s) - Property and Casualty Insurance		Yes
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Letter of Authorization		Yes

State: Massachusetts **Filing Company:** MAPFRE Insurance Company
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners
Product Name: MA BOP Rate Rule Form Filing eff 12/28/2023
Project Name/Number: Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/

Note To Filer

Created By:

Carla Kelton on 04/24/2023 02:27 PM

Last Edited By:

Conrad Ciszek

Submitted On:

04/25/2023 06:46 PM

Subject:

MAPF-133647440

Comments:

Thank you for your filing submission. Your filing is now assigned to an analyst for review. Our goal is to have your filing under our review for no more than 60 days.

State: Massachusetts **Filing Company:** MAPFRE Insurance Company
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners
Product Name: MA BOP Rate Rule Form Filing eff 12/28/2023
Project Name/Number: Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/

Reviewer Note

Created By:

Conrad Ciszek on 04/25/2023 06:45 PM

Subject:

ISO Membership and Subscription Verification

Comments:

please see attached.

RE: ISO Membership/Subscribership/Verification Request

Reply | Reply All | Forward | ...

Tue 4/25/2023 3:28 PM

Ciszek, Conrad (DOI)
To Smith, Daniel J (DOI)

Dear Daniel:

Thank you for your assistance. Much appreciated.

Thanks,
Conrad

From: Smith, Daniel J (DOI) <daniel.j.smith@mass.gov>
Sent: Tuesday, April 25, 2023 3:26 PM
To: Ciszek, Conrad (DOI) <conrad.ciszek@mass.gov>
Subject: RE: ISO Membership/Subscribership/Verification Request

Hi, Conrad.

They have subscriber membership for forms, rules and loss costs. Thank you.

DJS

From: Ciszek, Conrad (DOI) <conrad.ciszek@mass.gov>
Sent: Tuesday, April 25, 2023 9:48 AM
To: Smith, Daniel J (DOI) <daniel.j.smith@mass.gov>
Subject: ISO Membership/Subscribership/Verification Request

Dear Daniel:

Thank you for your help thus far. Could you please provide a verification of the ISO subscribership/membership of the following insurer subsidiary (ies) for **Businessowners' BOP?**

Thanks,

Conrad

Filing Company Information:

MAPFRE Insurance Company CoCode:23876
100 Campus Drive
Florham Park, NJ 07932
(508)943-9000 [Phone]

Group Code:411
Group Name:MAPFRE USA
FEIN Number:36-3347420
State of Domicile:New Jersey
Company Type:

SERFF Tracking #:	*MAPF-133647440*	***State Tracking #:***		***Company Tracking #:***	*MA BOP RATE RULE FORM EFF 12/28/2023*

State:	*Massachusetts*	***Filing Company:***	*MAPFRE Insurance Company*
TOI/Sub-TOI:	*05.0 CMP Liability and Non-Liability/05.0002 Businessowners*		
Product Name:	*MA BOP Rate Rule Form Filing eff 12/28/2023*		
Project Name/Number:	*Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/*		

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Advisory Notice to Policyholders	BP806MA	(12/23)	DSC	New				BP806MA (12-23) Advisory Notice - bracketed.pdf
2		Notice of Change in Policy Terms	MA934	(12/23)	DSC	Replaced	*Previous Filing Number:*	*MAPF-130446410*		MA 934 (12-23) Notice of Change - bracketed.pdf
							Replaced Form Number:	*MA934*		
							Replaced Edition Date:	*(03/16)*		
3		Enhancer Endorsement	MA952	(12/23)	END	Replaced	*Previous Filing Number:*	*MAPF-132865670*		MA 952 (12-23) Enhancer - bracketed.pdf
							Replaced Form Number:	*MA952*		
							Replaced Edition Date:	*(12/21)*		
4		Enhancer Plus Endorsement	MA954	(12/23)	END	Replaced	*Previous Filing Number:*	*MAPF-132865670*		MA 954 (12-23) Enhancer Plus - bracketed.pdf
							Replaced Form Number:	*MA954*		
							Replaced Edition Date:	*(12/21)*		

Form Type Legend:

ABE	Application/Binder/Enrollment	**ADV**	Advertising
BND	Bond	**CER**	Certificate
CNR	Canc/NonRen Notice	**DEC**	Declarations/Schedule
DSC	Disclosure/Notice	**END**	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	**OTH**	Other

ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new and revised endorsements, which may apply to your renewal policy being issued by us. The material in this notice makes reference to form and endorsement numbers; however, not all forms and endorsements are included in a particular policy.

ENDORSEMENTS

MA 952 Enhancer Endorsement

MA 954 Enhancer Plus Endorsement

- The coverage provided by this endorsement is subject to all of the terms, conditions, deductibles, and exclusions applicable to this policy, except as otherwise provided within the endorsement. This revision represents a potential reduction in coverage.
- This endorsement has been revised to delete reference to coverage under the Businessowners Coverage Form applying in addition to the coverage due under this endorsement. The limits included in the endorsement have been increased so the total amount of insurance remains unchanged. This revision represents a reinforcement of coverage intent.
- The Water Backup of Sewer or Drains Additional Coverage provision has been revised to specify that we will pay for direct physical loss or damage to Covered Property, caused by or resulting from water which backs up from a sewer or drain or water which overflows from a sump, sump pump or related equipment, even if the overflow results from mechanical breakdown of a sump pump or its related equipment. This revision represents a reinforcement of coverage intent.
- The Ordinance or Law Additional Coverage provision has been revised to introduce an Other Insurance provision to generally state that the endorsement will not increase the appliable Building limit of insurance shown in the Declarations. Under Coverage 2, 3, or 4, the amount we will pay for the combined limit is in addition to any other amount of insurance applying to these coverages appearing elsewhere in this policy. These revisions represent a reinforcement of coverage intent.
- Other changes in the endorsement are editorial.

MA 952 Enhancer Endorsement

- The Arson Reward Coverage Extension provision has been deleted and replaced with the Reward Coverage Additional Coverage provision. Reward Coverage applies to information leading to the arrest and conviction of any person(s) who have damaged or stolen any of your Covered Property. This represents a broadening of coverage. These reward offers must be documented. Additionally, the person entitled to the reward cannot be an insured under this policy. These revisions represent a potential reduction in coverage.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2020

MA 954 Enhancer Plus Endorsement

- The Distance Extension provision has been added and increases the coverage radius to within 1,000 feet of the described premises. This represents a broadening of coverage.
- The Forgery Or Alteration Additional Coverage provision has been added and increases the limit of insurance provided to $5,000. This represents a broadening of coverage.
- The Business Income From Dependent Properties Additional Coverage provision has been added and increases the limit of insurance provided to $10,000. This represents a broadening of coverage.
- The Fire Extinguisher Systems Recharge Expense Additional Coverage provision has been added and increases the limit of insurance provided to $7,500. This represents a broadening of coverage.
- The Personal Effects Coverage Extension provision has been added and increases the limit of insurance provided to $5,000. This represents a broadening of coverage.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2020

MAPFRE INSURANCE

BUSINESSOWNERS

NAMED INSURED: _____

POLICY NUMBER: _____

POLICY TERM: _____

NOTICE OF CHANGE IN POLICY TERMS

This notice is being sent out with your renewal policy. Change in policy terms means the modification, addition, or deletion of any term, coverage, duty, or condition from the previous policy. Following is an explanation of the changes:

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCER ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

If there is other coverage under any other endorsement not specified herein covering the same loss or damage, the coverage under this endorsement will apply only to the covered loss or damage, and **will be in addition to** the amount due from that other coverage unless otherwise specified.

The coverage provided by this endorsement is subject to all of the terms, conditions, deductibles, and exclusions applicable to this policy, except as otherwise provided within this endorsement.

The following changes apply to **SECTION I – PROPERTY**:

A. The following coverage limits are amended in Paragraph **A.5. Additional Coverages**:

c. Fire Department Service Charge
The limit of insurance provided under Additional Coverage **A.5.c.**, Fire Department Service Charge is increased to $7,500. No deductible applies to this coverage.

j. Money Orders And "Counterfeit Money"
The limit of insurance provided under Additional Coverage **A.5.j.**, Money Orders And "Counterfeit Money" is increased to $6,000.

B. The following coverage provisions are added to Paragraph **A.5. Additional Coverages**:

s. Key Replacement and Lock Repair
The most we will pay under this Additional Coverage is $1,000 to repair or replace door locks on buildings and structures at the described premises due to theft or other loss of keys. No deductible applies to this coverage.

t. Water Backup of Sewers or Drains
The most we will pay under this Additional Coverage is $10,000. We will pay for direct physical loss or damage to Covered Property caused by or resulting from water which backs up from a sewer or drain or water which overflows from a sump, sump pump or related equipment, even if the overflow results from mechanical breakdown of a sump pump or its related equipment. However, this Additional Coverage does not apply to loss or damage resulting from:

(1) Direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.
(2) Business Income and Extra Expense losses sustained as a result of loss or damage to Covered Property.

Paragraph **(3)** of Exclusion **B.1.g** is removed under **Section I – Property**.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

u. Reward Coverage

We will pay for reward(s) you have offered resulting in:

(1) The successful return of undamaged stolen articles to a law enforcement agency or;

(2) Information leading to the arrest and conviction of any person(s) who have damaged or stolen any of your Covered Property.

The reward payment cannot exceed $10,000 regardless of the number of persons involved in providing information. These reward offers must be documented.

The person entitled to the reward cannot be an insured under this policy.

No deductible applies to this Additional Coverage.

v. Ordinance or Law Coverage

(1) Coverage

If a Covered Cause of Loss occurs to a covered building described in the Declarations:

(a) Coverage 1 – Coverage For Loss To The Undamaged Portion Of The Building

With respect to the building that has sustained covered direct physical damage, we will pay under Coverage **1** for the loss in value of the undamaged portion of the building as a consequence of a requirement to comply with an ordinance or law that requires demolition of undamaged parts of the same building. Coverage **1** is included within the Limit Of Insurance shown in the Declarations as applicable to the covered building. Coverage **1** does not increase the Limit of Insurance.

(b) Coverage 2 – Demolition Cost Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of a requirement to comply with an ordinance or law that requires demolition of such undamaged property.

Paragraph **E.5.d. Loss Payment** Property Loss Condition does not apply to Demolition Cost Coverage.

(c) Coverage 3 – Increased Cost Of Construction Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the increased cost to:

(i) Repair or reconstruct damaged portions of that building; and/or

(ii) Reconstruct or remodel undamaged portions of that building, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

However:

(iii) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.

(iv) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

Paragraph **E.5.d. Loss Payment** Property Loss Condition does not apply to the Increased Cost Of Construction Coverage.

(d) Coverage 4 – Tenant's Improvements

If you are a tenant of the building that has sustained covered direct physical damage and a Limit of Insurance is shown in the Declarations for Business Personal Property at the described premises, we will pay the cost to:

(i) Repair or reconstruct damaged tenants improvements or betterments; and/or

(ii) Reconstruct or remodel undamaged tenants improvements or betterments, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

(2) Loss Payment

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

The most we will pay, for the total of all covered losses for Coverage **1**, Coverage **2**, Coverage **3**, and Coverage **4**, for each damaged building, is a combined limit of insurance of $100,000. This $100,000 may be allocated in any manner, however we will not pay more than $100,000 per occurrence. Subject to this combined limit of insurance, the following loss provisions apply:

(a) For Coverage For Loss To The Undamaged Portion Of The Building, if the property is repaired or replaced on the same or another premises, we will not pay more than the amount you actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured. If the property is not repaired or replaced, we will not pay more than the actual cash value of the building at the time of loss.

(b) For Demolition Cost, we will not pay more than the amount you actually spend to demolish and clear the site of the described premises.

(c) With respect to the Increased Cost Of Construction:

(i) We will not pay for the increased cost of construction:

i. Until the property is actually repaired or replaced at the same or another premises; and

ii. Unless the repair or replacement is made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

(ii) This coverage is in addition to the $10,000 limit provided in Paragraph **A.5.l**. Businessowners Coverage Form under Additional Coverages.

(3) The terms of this coverage apply separately to each building to which this coverage applies.

(4) Under this coverage, we will not pay for loss due to any ordinance or law that:

(a) You were required to comply with before the loss, even if the building was undamaged; and

(b) You failed to comply with.

(5) We will not pay under this coverage for the costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

(6) Other Insurance

If you purchase other Ordinance or Law Coverage:

(a) Under Coverage 1 above, the amount of insurance under **(2) Loss Payment**, does not apply to, or increase, the Building limit shown in the Declarations.

(b) Under Coverage 2, 3, or 4 above, the amount we will pay for the combined limit under **(2) Loss Payment**, is in addition to any other amount of insurance applying to these coverages appearing elsewhere in this policy.

C. The following coverage limits are amended in Paragraph **A.6. Coverage Extensions**:

b. Personal Property Off-premises

The limit of insurance provided under Coverage Extension **A.6.b.**, Personal Property Off-premises is increased to $25,000.

c. Outdoor Property

The limit of insurance provided under Coverage Extension **A.6.c.**, Outdoor Property is increased to $12,500, but not more than $1,000 for any one tree, shrub or plant.

e. Valuable Papers and Records

The limit of insurance provided under Coverage Extension **A.6.e.(3)**, Valuable Papers And Records is increased to $35,000 for loss or damage to "valuable papers and records" in any one occurrence at the described premises.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

For "valuable papers and records" not at the described premises, the most we will pay is $10,000.

f. Accounts Receivable
The limit of insurance provided under Coverage Extension **A.6.f.(2)**, Accounts Receivable is increased to $35,000 for loss or damage in any one occurrence at the described premises.
For accounts receivable not at the described premises, the most we will pay is $10,000.

D. The following coverage provisions are added to **A.6. Coverage Extensions**:

h. Fine Arts
You may extend the insurance that applies to Covered Property to cover direct physical loss or damage to manuscripts, paintings, etchings, tapestries, statuary, porcelains and other bona fide works of art of rarity, historical value or artistic merit. The most we will pay for loss or damage under this Coverage Extension is $10,000 at each described premises.

i. Personal Property of Others
The most we will pay under this Coverage Extension is $10,000 to cover direct physical loss of or damage to Property of Others that is in your care, custody or control. Loss Payment Property Loss Condition Paragraph **E.5.d.(3)(b)** does not apply to this coverage.

E. The following coverage limits are added to Paragraph **G. Optional Coverages:**

1. Outdoor Signs
The most we will pay for loss or damage in any one occurrence is $5,000.

2. Money And Securities
The most we will pay for loss in any one occurrence is:
(1) $10,000 while:
(a) In or on the described premises; or
(b) Within a bank or savings institution; and
(2) $10,000 while anywhere else.

3. Employee Dishonesty
The most we will pay for loss or damage in any one occurrence is $10,000.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCER PLUS ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

If there is other coverage under any other endorsement not specified herein covering the same loss or damage, the coverage under this endorsement will apply only to the covered loss or damage, and **will be in addition to** the amount due from that other coverage unless otherwise specified.

The coverage provided by this endorsement is subject to all of the terms, conditions, deductibles, and exclusions applicable to this policy, except as otherwise provided within this endorsement.

The following changes apply to **SECTION I – PROPERTY**:

A. Distance Extension

Paragraph **A.1.a.(6)(b)** is replaced by:
(b) Materials, equipment, supplies and temporary structures, on or within 1,000 feet of the described premises, used for making additions, alterations or repairs to the buildings or structures.

Paragraph **A.1.b.** is amended as follows:
b. Business Personal Property located in or on the buildings or structures at the described premises or in the open (or in a vehicle) within 1,000 feet of the buildings or structures or within 1,000 feet of the premises described in the Declarations, whichever distance is greater, including:

B. The following coverage limits are amended in Paragraph **A.5. Additional Coverages**:

a. Debris Removal
The limit of insurance provided under Additional Coverage **A.5.a.(4)**, Debris Removal is increased to $50,000.

c. Fire Department Service Charge
The limit of insurance provided under Additional Coverage **A.5.c.**, Fire Department Service Charge is increased to $12,500. No deductible applies to this coverage.

f. Business Income
(2)(a)(ii)ii. is replaced by:
90 consecutive days after the date determined in Paragraph **(a)(i)** above, unless a greater number of consecutive days is shown in the Declarations.

j. Money Orders And "Counterfeit Money"
The limit of insurance provided under Additional Coverage **A.5.j.**, Money Orders And "Counterfeit Money" is increased to $8,500.

k. Forgery Or Alteration

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

The limit of insurance provided under Additional Coverage **A.5.k.(4)**, Forgery Or Alteration is increased to $5,000.

m. Business Income From Dependent Properties
The limit of insurance provided under Additional Coverage **A.5.m.(1)**, Business Income From Dependent Properties is increased to $10,000.

o. Fire Extinguisher Systems Recharge Expense
The limit of insurance provided under Additional Coverage **A.5.o.(3)**, Fire Extinguisher Systems Recharge Expense is increased to $7,500.

C. The following coverage provisions are added to Paragraph **A.5. Additional Coverages**:

s. Key Replacement and Lock Repair
The most we will pay under this Additional Coverage is $2,500 to repair or replace door locks on buildings and structures at the described premises due to theft or other loss of keys. No deductible applies to this coverage.

t. Water Backup of Sewers or Drains
The most we will pay under this Additional Coverage is $10,000. We will pay for direct physical loss or damage to Covered Property caused by or resulting from water which backs up from a sewer or drain or water which overflows from a sump, sump pump or related equipment, even if the overflow results from mechanical breakdown of a sump pump or its related equipment. However, this Additional Coverage does not apply to loss or damage resulting from:

(1) Direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.
(2) Business Income and Extra Expense losses sustained as a result of loss or damage to Covered Property.

Paragraph **(3)** of Exclusion **B.1.g** is removed under **Section I – Property**.

u. Reward Coverage
We will pay for reward(s) you have offered resulting in:
(1) The successful return of undamaged stolen articles to a law enforcement agency or;
(2) Information leading to the arrest and conviction of any person(s) who have damaged or stolen any of your Covered Property.
The reward payment cannot exceed $10,000 regardless of the number of persons involved in providing information. These reward offers must be documented.
The person entitled to the reward cannot be an insured under this policy.
No deductible applies to this Additional Coverage.

v. Spoilage Coverage
(1) This Additional Coverage does not apply to "perishable stock" while located:
  (a) On buildings;
  (b) In the open; or
  (c) In vehicles.
(2) We will pay for the loss of "perishable stock" caused by:
  (a) A change in temperature or humidity resulting from mechanical breakdown or failure of refrigeration, cooling or humidity control apparatus or equipment, only while such apparatus or equipment is at the described premises;
  (b) Contamination by a refrigerant; and
  (c) Power outage, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to conditions beyond your control.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

(3) The most we will pay for loss or damage under this Additional Coverage is $5,000 in any one occurrence.
(4) The value of the "perishable stock" will be the selling price, as if no loss or damage had occurred, less discounts and expenses you otherwise would have had.
(5) This Additional Coverage does not apply if the spoilage results from:
(a) Earth movement;
(b) Government action;
(c) Nuclear hazard;
(d) War and military action;
(e) Water;
(f) Neglect;
(g) The disconnection of any refrigerating, cooling or humidity control system from the source of power;
(h) The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current;
(i) The inability of an electrical utility company or other power source to provide sufficient power due to:
(i) Lack of fuel; or
(ii) Governmental order;
(j) The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand; and
(k) Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.
(6) With respect to this Additional Coverage, "perishable stock" means property:
(a) Maintained under controlled temperature or humidity conditions for its preservation; and
(b) Susceptible to loss or damage if the controlled temperature or humidity conditions change.

w. Utility Services – Direct Damage
(1) We will pay for loss of or damage to Covered Property caused by the interruption of service to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following "utility services" not on the described premises:
(a) "Water Supply Services";
(b) "Communication Supply Services"; or
(c) "Power Supply Services".
(2) This Additional Coverage does not apply to loss or damage to "electronic data", including destruction or corruption of "electronic data".
(3) With respect to this Additional Coverage, "utility services" means:
(a) Water Supply Services, meaning the following types of property supplying water to the described premises:
(i) Pumping stations; and
(ii) Water mains.
(b) Communication Supply Services, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:
(i) Communication transmission lines, including optic fiber transmission lines;
(ii) Coaxial cables; and
(iii) Microwave radio relays except satellites.
It does not include overhead transmission lines.
(c) Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:
(i) Utility generating plants;
(ii) Switching stations;
(iii) Substations;
(iv) Transformers; and
(v) Transmission lines.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

It does not include overhead transmission lines.

(4) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is $10,000 at each described premises.

x. Utility Services – Time Element

(1) We will pay for loss of Business Income or Extra Expense at the described premises caused by the interruption of "utility service" to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following "utility services" not on the described premises:

(a) "Water Supply Services";

(b) "Communication Supply Services"; or

(c) "Power Supply Services".

(2) This Additional Coverage does not apply to Business Income loss or Extra Expense related to interruption in utility service which causes loss or damage to "electronic data", including destruction or corruption of "electronic data".

(3) With respect to this Additional Coverage, "utility services" means:

(a) Water Supply Services, meaning the following types of property supplying water to the described premises:

(i) Pumping stations; and

(ii) Water mains.

(b) Communication Supply Services, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:

(i) Communication transmission lines, including optic fiber transmission lines;

(ii) Coaxial cables; and

(iii) Microwave radio relays except satellites.

It does not include overhead transmission lines.

(c) Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:

(i) Utility generating plants;

(ii) Switching stations;

(iii) Substations;

(iv) Transformers; and

(v) Transmission lines.

It does not include overhead transmission lines.

(4) We will only pay for loss of Business Income you sustain and Extra Expense you incur after 48 consecutive hours following the direct physical loss or damage to the following "utility services" not on the described premises:

(a) "Water Supply Services";

(b) "Communication Supply Services"; or

(c) "Power Supply Services".

This Additional Coverage does not apply to any reduction of income after service has been restored to your premises.

(5) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is $5,000 at each described premises.

y. Ordinance or Law Coverage

(1) Coverage

If a Covered Cause of Loss occurs to a covered building described in the Declarations:

(a) Coverage 1 – Coverage For Loss To The Undamaged Portion Of The Building

With respect to the building that has sustained covered direct physical damage, we will pay under Coverage **1** for the loss in value of the undamaged portion of the building as a consequence of a requirement to comply with an ordinance or law that requires demolition of undamaged parts of the same building. Coverage **1** is included within the Limit Of

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

Insurance shown in the Declarations as applicable to the covered building. Coverage **1** does not increase the Limit of Insurance.

(b) Coverage 2 – Demolition Cost Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of a requirement to comply with an ordinance or law that requires demolition of such undamaged property.

Paragraph **E.5.d. Loss Payment** Property Loss Condition does not apply to Demolition Cost Coverage.

(c) Coverage 3 – Increased Cost Of Construction Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the increased cost to:

(i) Repair or reconstruct damaged portions of that building; and/or

(ii) Reconstruct or remodel undamaged portions of that building, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

However:

(iii) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.

(iv) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

Paragraph **E.5.d. Loss Payment** Property Loss Condition does not apply to the Increased Cost Of Construction Coverage.

(d) Coverage 4 – Tenant's Improvements

If you are a tenant of the building that has sustained covered direct physical damage and a Limit of Insurance is shown in the Declarations for Business Personal Property at the described premises, we will pay the cost to:

(i) Repair or reconstruct damaged tenants improvements or betterments; and/or

(ii) Reconstruct or remodel undamaged tenants improvements or betterments, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

(2) Loss Payment

When there is a loss in value of an undamaged portion of a building to which Coverage **1** applies, the loss payment for that building, including damaged and undamaged portions, will be determined as follows:

(a) If the property is repaired or replaced on the same or another premises, we will not pay more than the lesser of:

(i) The amount you actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or

(ii) The Limit Of Insurance shown in the Declarations as applicable to the covered building.

(b) If the property is not repaired or replaced, we will not pay more than the lesser of:

(i) The actual cash value of the building at the time of loss; or

(ii) The Limit Of Insurance shown in the Declarations as applicable to the covered building.

The most we will pay, for the total of all covered losses for Coverage **2**, Coverage **3**, and Coverage **4**, for each damaged building, is a combined limit of insurance of $250,000. This $250,000 may be allocated in any manner, however we will not pay more than $250,000 per occurrence. Subject to this combined limit of insurance, the following loss provisions apply:

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

(c) For Demolition Cost, we will not pay more than the amount you actually spend to demolish and clear the site of the described premises.

(d) With respect to the Increased Cost Of Construction:

(i) We will not pay for the increased cost of construction:

i. Until the property is actually repaired or replaced at the same or another premises; and

ii. Unless the repair or replacement is made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

(ii) This coverage is in addition to the $10,000 limit provided in Paragraph **A.5.l**. Businessowners Coverage Form under Additional Coverages.

(3) The terms of this coverage apply separately to each building to which this coverage applies.

(4) Under this coverage, we will not pay for loss due to any ordinance or law that:

(a) You were required to comply with before the loss, even if the building was undamaged; and

(b) You failed to comply with.

(5) We will not pay under this coverage for the costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

(6) Other Insurance

If you purchase other Ordinance or Law Coverage:

(a) Under Coverage 1 above, the amount of insurance under **(2) Loss Payment**, does not apply to, or increase, the Building limit shown in the Declarations.

(b) Under Coverage 2, 3, or 4 above, the amount we will pay for the combined limit under **(2) Loss Payment**, is in addition to any other amount of insurance applying to these coverages appearing elsewhere in this policy.

D. The following coverage limits are amended in Paragraph **A.6. Coverage Extensions**:

a. Newly Acquired Or Constructed Property

(1) Buildings

The limit of insurance provided under Coverage Extension **A.6.a.(1)**, Newly Acquired Or Constructed Property for Buildings is increased to $500,000 at each building.

(2) Business Personal Property

The limit of insurance provided under Coverage Extension **A.6.a.(2)**, Newly Acquired Or Constructed Property for Business Personal Property is increased to $250,000 at each building.

(3) Period of Coverage

A.6.a.(3)(b) is replaced by:

(b) 60 days expire after you acquire the property or begin construction of that part of the building that would qualify as Covered Property; or

b. Personal Property Off-premises

The limit of insurance provided under Coverage Extension **A.6.b.**, Personal Property Off-premises is increased to $35,000.

c. Outdoor Property

The limit of insurance provided under Coverage Extension **A.6.c.**, Outdoor Property is increased to $12,500, but not more than $1,000 for any one tree, shrub or plant.

d. Personal Effects

The limit of insurance provided under Coverage Extension **A.6.d.**, Personal Effects is increased to $5,000 at each described premises.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

e. Valuable Papers And Records
The limit of insurance provided under Coverage Extension **A.6.e.(3)**, Valuable Papers And Records is increased to $35,000 for loss or damage to "valuable papers and records" in any one occurrence at the described premises.
For "valuable papers and records" not at the described premises, the most we will pay is $10,000.

f. Accounts Receivable
The limit of insurance provided under Coverage Extension **A.6.f.(2)**, Accounts Receivable is increased to $35,000 for loss or damage in any one occurrence at the described premises.
For accounts receivable not at the described premises, the most we will pay is $10,000.

E. The following coverage provisions are added to **A.6. Coverage Extensions**:

h. Fine Arts
You may extend the insurance that applies to Covered Property to cover direct physical loss or damage to manuscripts, paintings, etchings, tapestries, statuary, porcelains and other bona fide works of art of rarity, historical value or artistic merit. The most we will pay for loss or damage under this Coverage Extension is $25,000 at each described premises.

i. Personal Property of Others
The most we will pay under this Coverage Extension is $10,000 to cover direct physical loss of or damage to Property of Others that is in your care, custody or control. Loss Payment Property Loss Condition Paragraph **E.5.d.(3)(b)** does not apply to this coverage.

F. The following coverage limits are added to Paragraph **G. Optional Coverages:**

1. Outdoor Signs
The most we will pay for loss or damage in any one occurrence is $10,000.

2. Money And Securities
The most we will pay for loss in any one occurrence is:
(1) $10,000 while:
(a) In or on the described premises; or
(b) Within a bank or savings institution; and
(2) $10,000 while anywhere else.

3. Employee Dishonesty
The most we will pay for loss or damage in any one occurrence is $25,000.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

SERFF Tracking #:	*MAPF-133647440*	***State Tracking #:***		***Company Tracking #:***	*MA BOP RATE RULE FORM EFF 12/28/2023*

State:	*Massachusetts*	***Filing Company:***	*MAPFRE Insurance Company*
TOI/Sub-TOI:	*05.0 CMP Liability and Non-Liability/05.0002 Businessowners*		
Product Name:	*MA BOP Rate Rule Form Filing eff 12/28/2023*		
Project Name/Number:	*Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/*		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	06/01/2023
Filing Method of Last Filing:	File and Use
SERFF Tracking Number of Last Filing:	MAPF-133519352

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MAPFRE Insurance Company	12.200%	5.400%	$1,298,267	9,504	$24,041,990	98.100%	0.000%

SERFF Tracking #:	*MAPF-133647440*	***State Tracking #:***		***Company Tracking #:***	*MA BOP RATE RULE FORM EFF 12/28/2023*

State:	*Massachusetts*	***Filing Company:***	*MAPFRE Insurance Company*
TOI/Sub-TOI:	*05.0 CMP Liability and Non-Liability/05.0002 Businessowners*		
Product Name:	*MA BOP Rate Rule Form Filing eff 12/28/2023*		
Project Name/Number:	*Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Commercial Lines Manual Division Ten Buisinessowners Exception Pages	MIC-BOP-E-1 to MIC-BOP-LC-5	Replacement	MAPF-133519352	MA BOP Exception Manual eff 12-28-23.pdf

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION II - COVERAGE FORM RULES

RULE 16.
MANDATORY FORMS, COVERAGE AND LIMITS

The following Rules are amended as follows:

Paragraph **A.3** is added.

A. Mandatory Coverages

3. A contractor risk may have either Contractors' Installation, Tools and Equipment Coverage **BP 07 01** or Business Personal Property coverage with a $5,000 minimum limit.

The introductory text in Paragraph B.4. is replaced by the following:

B. Forms

4. Contractors' Installation, Tools and Equipment Coverage Endorsement BP 07 01

When insuring eligible contractor risks, Endorsement **BP 07 01** must be attached if the insured has not chosen Business Personal Property coverage with a $5,000 minimum limit (refer to Rule 16.A.3.). The following limits are in addition to the Business Personal Property limit of insurance under Section **I** - Property of the Businessowners Coverage Form **BP 00 03**. These limits should not be included in the limit of insurance applicable to Business Personal Property under Section **I** - Property of Form **BP 00 03**.

Paragraph B.8.b. is replaced by:

b. Endorsement

Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties) Endorsement **BP 14 78** may be attached to policies covering rental properties regardless of whether the policy is issued to the owner or tenant.

The following premium determinations are amended:

11. Massachusetts Tenant Relocation Expense Endorsement, BP 01 86

c. Rules

A $10 rate is associated per unit per year.

12. Amendment – Liquor Liability Exclusion – Exception For Scheduled Premises Or Activities Endorsement BP 04 19

c. Rating

There are no rates associated with the Amendment – Liquor Liability Exclusion for Scheduled Activities Endorsement, **BP 04 19**.

The following Rules are added to Paragraph **B**:

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 16.
MANDATORY FORMS, COVERAGE AND LIMITS (Cont'd)

B. Forms

14. Asbestos Exclusion Endorsement MA 011
Attach Asbestos Exclusion **MA 011** to all policies.

15. Lead Exclusion Endorsement MA 012
Attach Lead Exclusion **MA 012** to all policies other than residential Nature of Business.

16. Mold – Limited Fungi Or Bacteria Coverage (Liability) Endorsement

a. Description Of Coverage
This endorsement is attached to all policies and provides $100,000 limited coverage for liability arising out of fungi or bacteria on or within a building structure, including its contents. Coverage provided under this endorsement is subject to a Fungi or Bacteria Aggregate Limit.

b. Endorsement
Use Limited Fungi Or Bacteria Coverage (Liability) Endorsement **BP 05 78.**

c. Premium Determination
There are no rates associated with the **BP 05 78** endorsement.

Paragraph **E.2** is amended as follows:

E. Exclusion – Access or Disclosure Of Confidential Or Personal Information And Data-related Liability- With Limited Bodily Injury Exception Endorsement BP 15 04.

2. Endorsement
Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability – With Limited Bodily Injury Exception Endorsement must be attached to all policies.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION III – RATING AND ELIGIBILITY RULES

RULE 22.
ELIGIBILITY

The following Rules are amended as follows:

Paragraph **A.2.** is replaced with the following:

A. Eligible Occupancies

2. Condominium Commercial/Residential Unit-Owners

Business personal property of owners of condominium commercial units that are used for eligible mercantile, wholesaler, processing, service, office or contractor occupancies. Also included is business personal property of owners of residential condominium units that are leased to others.

Paragraph **A.3.a** and **A.3.b.(1).(2).(3).** are amended as follows:

3. Contractors

a. Contractors listed in the Businessowners Classification Table Section of the manual are the only types eligible for the Businessowners Program. Contractors who engage in a combination of activities or operations are eligible and premium will be allocated by classification. Any of the contractors engaged in the trades described in the Businessowners Classification Table Section of the manual are ineligible if they engage in any combination of activities or types of operations described in Paragraph **22.B.2.**

b. Contractors are subject to the following additional eligibility requirements:

(1) No more than $1,000,000 of annual payroll

(2) No exterior work at a height of over three stories

(3) The total cost of subcontracted work cannot exceed more than 25% of the contractor's total annual gross sales. Subcontracted work greater than 10% up to 25% shall be rated as Subcontracting if subcontractors are adequately insured.

The following is added to Paragraph **A.5.**

5. Mercantile

Mercantile condominium associations are eligible.

Paragraphs **B.1.c.f.g.** are amended as follows:

B. Ineligible Occupancies

1. General

c. Condominium associations other than office, commercial, residential, or mercantile condominiums.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 22.
ELIGIBILITY (Cont'd)

B. Ineligible Occupancies (continued)

f. Household personal property unless rented as part of a residential condominium owner risk.
g. This rule is deleted.

Paragraphs **B.2.b.c.e.(1).(2).f.(3).(7).** are amended as follows:

2. Contractors

b. Contractors who use cranes in their operations unless for HVAC operation and the crane operations are performed by an adequately insured subcontractor.
c. Contractors who repair, install or service or previously repaired, installed or serviced boilers, burglar alarm system, automatic fire extinguishing systems, elevators, or escalators.
e. Contractors who engage in or previously engaged in:
(1) Demolition, blasting wrecking, high pressure boiler work or liquid petroleum gas (LPG) work. Installation of LPG for domestic appliances is permitted.
(2) This restriction is deleted.
f. Contractors who engage in:
(3) This restriction is deleted.
(7) This restriction is deleted.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION III – RATING AND ELIGIBILITY RULES

RULE 23.
PREMIUM DEVELOPMENT – MANDATORY COVERAGES

Paragraph **23.C.4.b.** does not apply.

Premium determination has been added to Paragraph **23.C.6.c.(1)** as follows:

(a) A $250 premium is associated with each playground – indoor or outdoor.
(b) A $250 premium is associated with each amusement area.

The following is added to Paragraph C.6.c.:

(4) Restaurants
Determine the restaurant sales liability factor to be applied for each applicable location based on the sales amount per location.

Sales Per Location	Liability Factor
$0 - $100,000	1.00
$100,001 - $250,000	1.00
$250,001 - $500,000	.93
$500,001 - $1,000,000	.90
$1,000,001 - $1,999,999	.85
$2,000,000 +	.80

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION III – RATING AND ELIGIBILITY RULES

RULE 24.
DEDUCTIBLES

The lead in Paragraph of **24.B. Optional Fixed Dollar Deductibles** is replaced by the following:

Optional fixed dollar deductible amounts of $250, $1,000, $2,500, $5,000, $7,500, $10,000 and $25,000 are available and must be indicated in the Declarations. These optional deductibles apply on a per location basis.

Paragraph **24.C.4.a.** is replaced by the following:

a. Fixed Dollar Deductibles Without Optional Windstorm Or Hail Percentage Deductible
If an optional fixed dollar deductible of $1,000, $2,500, $5,000, $7,500, $10,000 or $25,000 is selected to apply to all causes of loss (including Windstorm or Hail), select the fixed dollar deductible factor shown in Table **24.C.4.(RF)**.

Paragraph **24.C.4.b.(2)** is replaced by the following:

(2) If an optional fixed dollar deductible amount of $1,000, $2,500, $5,000, $7,500, $10,000 or $25,000 is selected to apply to all causes of loss other than Windstorm or Hail and an optional Windstorm or Hail percentage deductible is selected;

Paragraph **24.D.1. Property Damage Liability Deductibles** is amended as follows.

1. Description
Optional property damage liability deductibles of $250, $500, $1,000 and $2,500 are available for Businessowners risks and must be indicated in the Declarations. These deductibles apply on a per occurrence basis. Optional property damage liability deductibles also apply on a per policy basis.

Paragraph **24.D.2.a.** does not apply.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION III – RATING AND ELIGIBILITY RULES

RULE 24.
DEDUCTIBLES (Cont'd)

Paragraph **24.D.3.** is amended as follows.

3. Rules
For classifications that include contractors' painting operations:

a. A mandatory property damage liability deductible of $250 applies;

b. A deductible factor does not apply.

For classifications that include carpentry and plumbing operations:

c. A mandatory property damage liability deductible of $500 applies;

d. ISO established deductible factors apply.

Paragraph **24.D.4.b.** does not apply.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 28.
OPTIONAL COVERAGES

The following rules are amended:

Paragraph 28.A.3.a. Automatic Increase In Insurance is amended as follows:

a. Description of Coverage
The limit of insurance under the Businessowners Policy applicable to the building is automatically increased during the policy period by an annual percentage shown in the Declarations. The percentage is 4% unless a higher or lower percentage is shown on the Declarations.

There is no option to eliminate this coverage feature.

Paragraph **28.A.12. Equipment Breakdown Protection Coverage** does not apply.

Paragraph **28.A.17.b**. is amended as follows:

17. Business Personal Property Temporarily in Portable Storage Units

b. Premium Determination
There is no additional premium associated. There is no ability to increase the $10,000 limit that is afforded through the coverage form.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following Rules are amended as follows:

A. Property Endorsements

Paragraph **A.6.c**. premium determination is added.

6. Coverage For Year 2000 Computer-related And Other Electronic Problems

c. Premium Determination
$50.00 Flat Fee applies when the **BP 04 58** is attached to the policy.

Paragraph **A.9. Electronic Commerce (E-Commerce)** does not apply.

Paragraph **A.15.c.** premium determination is added.

15. Loss Of Rental Value – Landlord As Designated Payee

c. Premium Determination
$100 Flat Fee applies when the **BP 05 93** is attached to the policy.

Paragraph **A.24.d.(1)** is amended.

24. Utility Services – Time Element

d. Rates
(1). Rules
The multistate rates apply to both Public Utilities as well as Other Than Public Utilities.

Paragraph **A.26.c.(2)** premium determination is added.

26. Water Back-up And Sump Overflow

c. Premium Determination
(2) Refer to Loss Cost Pages for loss costs for $10,000 Limit.

Paragraph **A.29. Identity Fraud Expense Coverage** does not apply.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

A. Property Endorsements (Continued)

Paragraph **A.31.d.** premium determination is added
31. Discretionary Payroll Expense

d. Premium Determination
$100 Flat Fee applies when the **BP 14 30** is attached to the policy.

Paragraph **A.33. Flood Coverage** does not apply.

Paragraph **A.38.d.** premium determination is added
38. Employee Dishonesty – Named Employee(s)

d. Premium Determination
$250 Flat Annual Fee applies when the **BP 14 83** is attached to the policy.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

"Reserved for future use"

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following Rules are amended as follows:

B. Liability Endorsements

Paragraph **B.1.c.** premium determination is added.

1. Abuse Or Molestation Exclusion

c. Rating

A $25.00 flat reduction is applicable when the **BP 04 39** is attached to the policy.

Paragraph **B.5. Electronic Data** does not apply.

Paragraphs **B.6.a.(3)** and **B.6.b.(3).** premium determinations are added.

6. Employee Benefits

a. Employee Benefits Liability Coverage

(3). Premium Determination

The following rates apply when the **BP 04 98** is attached to the policy:

Limit			
$300,000	**$500,000**	**$1,000,000**	**$2,000,000**
$190	$228	$285	$370

b. Extended Reporting Period Option

(3) Premium Determination

The following rates apply when the **BP 04 99** is attached to the policy:

Limit			
$300,000	**$500,000**	**$1,000,000**	**$2,000,000**
$48	$57	$71	$93

Paragraph **B.7.a.(2)** premium determination is added.

7. Employment-related Practices Liability

a. Employment-related Practices Exclusion Endorsement

(2) A $25.00 flat reduction is applicable when the **BP 04 17** is attached to the policy.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

B. Liability Endorsements (Continued)

Paragraph **B.7.b.** does not apply.

Paragraph **B.8.c.** premium determination is added.

8. Exclusion – Personal and Advertising Injury

c. Rating

A $25.00 flat reduction is applicable when the **BP 04 37** is attached to the policy other than those that the endorsement is mandatory (Detective Agencies, Employment Agencies, etc.).

Paragraph **B.11.c. Hired Auto and Non-owned Auto Liability** premium determination is added.

The following rates apply when **BP 04 04** is attached to the policy:

Limit of Insurance	Hired Auto	Non-owned	Both Coverages
$300,000	$36	$36	$72
$500,000	$46	$46	$92
$1,000,000	$56	$56	$112
$2,000,000	$84	$85	$169

The annual premium is in addition to the policy minimum premium and not subject to Individual Risk Premium Modification (IRPM).

13. Liquor Liability Coverage

Paragraph **B.13.a.(1)** does not apply.

Paragraph **B.13.c.** premium determination is added.

The following rates apply when the **BP 04 89** is attached to the policy:

	Limit			
	$300,000	**$500,000**	**$1,000,000**	**$2,000,000**
Restaurant Operations Rate	7.22	8.38	8.95	11.98
Minimum Premium	$400	$450	$500	$600
Retail Operations Rate	4.01	4.66	5.52	6.66
Minimum Premium	$250	$350	$500	$600

Basis of premium is per $1,000 of liquor sales

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

B. Liability Endorsements (Continued)

The following rates apply when the **BP 14 89** is attached to the policy:

A 15% premium charge of the Liability Premium applies to Liquor Liability – Bring Your Own Alcohol Establishments Coverage.

Paragraph **B.15.c.** premium determination is added.

15. Mold – Fungi Or Bacteria Exclusion (Liability) Endorsement

c. Premium Determination
There are no rates associated with the Fungi Or Bacteria Exclusion (Liability) Endorsement, **BP 05 77**.

Paragraph **B.16. Mold – Limited Fungi or Bacteria Coverage (Liability) does not apply.**

Paragraph **B.17.c.** premium determination is added

17. Newly Acquired Organizations – Businessowners Liability Coverage

c. Premium Determination
There are no rates associated with the Newly Acquired Organizations Endorsement, **BP 04 54**.

18. Pollution Exclusion Endorsements

Paragraphs **B.18.a.b.c. Pollution Exclusion Endorsements** do not apply.

Paragraph **B.18.d.(3)** premium determination is added.

d. Total Pollution Exclusion With A Building Heating Equipment And A Hostile Fire Exception

(3) Premium Determination
There are no rates associated with the Total Pollution Exclusion With A Building Heating Equipment And A Hostile Fire Exception Endorsement, **BP 04 93**.

Paragraph **B.18.e.(3)** premium determination is added.

e. Limited Pollution Liability Extension Endorsement

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

B. Liability Endorsements (Continued)

(3) Premium Determination
There are no rates associated with the Limited Pollution Liability Extension Endorsement, **BP 04 94**.

20. Year 2000 Computer-related Endorsements – Businessowners Liability Coverage

Paragraphs **B.20.c. and B.20.e.** do not apply.

Paragraph **B.21.c.** premium determination is added.

21. Abuse Or Molestation Exclusion – Specified Services

c. Premium Determination
A $25.00 flat reduction is applicable when the **BP 14 11** is attached to the policy.

22. Exclusion – Exterior Insulation And Finish Systems

Paragraph **B.22.b.** is amended as follows:

b. Use Exclusion – Exterior Insulation And Finish Systems Endorsement **BP 14 08**. This Endorsement is mandatory on the Plastering Contractor Classification.

Paragraph **B.22.c.** premium determination is added.

c. Premium Determination
There are no rates associated with the Exclusion – Exterior Insulation And Finish Systems Endorsement, **BP 14 08**.

23. Snow Plow Products – Completed Operations Hazard Coverage

Paragraph **B.23.b.** has been amended as follows.

b. Use Snow Plow Products Completed Operations Hazard Limited Coverage, **MA 016** to limit coverage to 7,500 square feet in a single parking area and Snow Plow Products – Completed Operations Coverage, **BP 14 16** when coverage is not limited to 7,500 square feet within a single parking area.

Paragraph **B.23.c.** premium determination is added.

c. Premium Determination

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

B. Liability Endorsements (Continued)

The following flat rates apply when **MA 016** or **BP 14 16** is attached to the policy:

Limit of Insurance	Premium Per Plow
$300,000	$150
$500,000	$175
$1,000,000	$200
$2,000,000	$400

Paragraph **B.24.c.** premium determination is added.

24. Exclusion – Designated Work

c. Premium Determination
There are no rates associated with the Exclusion – Designated Work Endorsement, **BP 14 21**.

Paragraph **B.25.c.** premium determination is added.

25. Exclusion – Products-completed Operations Hazard

c. Premium Determination
A $25.00 flat reduction is applicable when the **BP 14 22** is attached to the policy

Paragraph **B.26.c.** premium determination is added.

26. Exclusion – Designated Products

c. Premium Determination
There are no rates associated with the Exclusion – Designated Products Endorsement, **BP 14 23**.

Paragraph **B.27.c.** premium determination is added.

27. Designated Location(s) General Aggregate Limit

c. Premium Determination
An annual premium charge of $100 per location is applicable when the **BP 14 17** is attached to the policy. A maximum premium of $500 should apply regardless of the number of locations.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

B. Liability Endorsements (Continued)

Paragraph **B.28.c.** premium determination is added.
28. Exclusion – Personal And Advertising Injury- Lawyers

c. Premium Determination
There are no rates associated with the Limited Exclusion – Personal And Advertising Injury – Lawyers Endorsement, **BP 14 15**.

Paragraph **B.29.c.** premium determination is added.
29. Designated Construction Project(s) General Aggregate Limit

c. Premium Determination
$100 Flat Fee is applicable when the **BP 14 18** is attached to the policy.

Paragraph **B.30.c.** premium determination is added.
30. Exclusion – Damage To Work Performed By Subcontractors On Your Behalf

c. Premium Determination
A $25.00 flat reduction is applicable when the **BP 14 19** is attached to the policy.

Paragraph **B.31.c.** premium determination is added.
31. Exclusion – Damage To Work Performed By Subcontractors On Your Behalf – Designated Sites or Operation

c. Premium Determination
A $25.00 flat reduction is applicable when the **BP 14 20** is attached to the policy

Paragraph **B.32.c.** premium determination is added.
32. Communicable Disease Exclusion

c. Premium Determination
There are no rates associated with the Communicable Disease Exclusion Endorsement, **BP 14 86**.

Paragraph **B.33.c.** premium determination is added.
33. Amendment of Personal And Advertising Injury Definition

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

B. Liability Endorsements (Continued)

c. Premium Determination

There are no rates associated with the Amendment of Personal And Advertising Injury Endorsement, **BP 14 91**.

Paragraph **B.34. Access Or Disclosure Of Confidential Or Personal Information Exclusions** does not apply.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following premium determination rules are added:

C. Additional Insured Endorsements (Liability and Medical Expenses Coverage)

10. Additional Insured- Vendors

c. Premium Determination
$50.00 Flat annual charge applies when the **BP 04 47** is attached to the policy.

11. Additional Insured- Designated Person Or Organization

c. Premium Determination
$30.00 Flat annual charge applies when the **BP 04 48** is attached to the policy.

12. Additional Insured- Engineers, Architects, Or Surveyors Not Engaged By the Named Insured

c. Premium Determination
$30.00 Flat annual charge when the **BP 04 49** is attached to the policy.

13. Additional Insured- Owners, Lessees, Or Contractors

c. Premium Determination
$35.00 Flat annual charge when the **BP 04 50** is attached to the policy.

14. Additional Insured- Owners, Lessees, Or Contractors – With Additional Insured Requirement in Construction Contract

c. Premium Determination
$100.00 Flat annual charge when the **BP 04 51** is attached to the policy.

16. Amendment Of Insured Contract Definition

c. Premium Determination
A $25.00 reduction is applicable when the **BP 05 98** is attached to the policy.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

C. Additional Insured Endorsements (Liability and Medical Expenses Coverage) (Continued)

17. Additional Insured- Owners, Lessees, Or Contractors – Completed Operations

c. Premium Determination
$100 Flat annual charge when the **BP 14 02** is attached to the policy.

18. Additional Insured- Grantor Of Franchise Endorsement

c. Premium Determination
$35.00 Flat annual charge when the **BP 14 05** is attached to the policy.

19. Additional Insured- Owners, Lessees, Or Contractors – With Additional Insured Requirement for Others Parties in Construction Contract

c. Premium Determination
$100 Flat annual charge when the **BP 14 87** is attached to the policy.

Paragraph **C.20. Primary And Noncontributory – Other Insurance Condition** does not apply.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following Rules are amended as follows:

D. Endorsements Applicable To Specific Classes

Paragraphs **D.3.a. Barber Shops and Hair Salons Professional Liability** and **D.3.b. Beauty Salons Professional Liability** do not apply.

Paragraph **D.3.c.** premium determination is added.

3. Professional Liability Endorsements

c. Funeral Directors Professional Liability

(3) Premium Determination

The following rates apply when **BP 08 02** is attached to the policy:

Professional Class	Business Liability Limit	Premium
Funeral Directors	$300,000	$50
	$500,000	$100
	$1,000,000	$150
	$2,000,000	$250

Paragraph **D.3.d.** premium determination is added.

d. Optical And Hearing Aid Establishments

(3) Premium Determination

The following rates apply when **BP 08 03** is attached to the policy:

Limit			
$300K/$600K	**$500K/$1MM**	**$1MM/$2M**	**$2MM/$4MM**
$30	$50	$100	$200

Premium is per Optometrist.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

D. Endorsements Applicable To Specific Classes (Continued)

3. Professional Liability Endorsements (Continued)

Paragraph **D.3.f.** premium determination is added.

f. Printer's Errors And Omissions Liability

(3) Premium Determination

The following rates apply when **BP 08 04** is attached to the policy:

.

Limit			
$300,000	**$500,000**	**$1,000,000**	**$2,000,000**
$125	$175	$250	$325

Paragraph **D.4. Seed Merchant Endorsements** does not apply**.**

Paragraph **D.5.f.** premium determination is added.

5. Condominiums, Co-ops, Associations – Directors And Officers Liability Endorsement

f. Premium Determination

Premium is determined as follows:
Base Rate x (ILF – Deductible Factor) x Number of Units = Premium
(Subject to minimum premium when applicable)

$10,000 Base Rate (Per Unit)	$0.45

See Rate Factor Exception Pages for updated Increased Limit Factor **Table 29.D.5.c (RF)**

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

D. Endorsements Applicable To Specific Classes (Continued)

Minimum Premiums are as follows:

Policy Limit (000's)	Minimum Premium
$10,000	$20
$25,000	$40
$50,000	$75
$75,000	$100
$100,000	$125
$300,000	$175
$500,000	$200
$1,000,000	$225
$2,000,000	$250

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

E. Other Endorsements

Paragraph **E.1. Information Services** does not apply.

2. Unmanned Aircraft

a. Liability Options

(1) Endorsements

Paragraph E.2.a.(1)(b) Designated Unmanned Aircraft Coverage does not apply.

The following Premium Determination is added to **E.2.a.(2):**

(2) Premium Determination

There is no rate associated with the Exclusion – Unmanned Aircraft Endorsement, **BP 15 11**.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following Additional Endorsement rules are added:

F. Additional Endorsements

1. Enhancer Endorsement

a) Description of Coverage
The Enhancer Endorsement combines the following coverages into one Endorsement:

Coverage	Limits
Accounts Receivable	$35,000/$10,000
Employee Dishonesty	$10,000
Fine Arts	$10,000
Fire Department Service Charge	$7,500*
Key Replacement and Lock Repair	$1,000*
Money and Securities	$10,000/$10,000
Money Orders and "Counterfeit Money"	$6,000
Ord or Law – Coverage 1 - Undamaged Portion	$100,000 (Combined)
Ord or Law – Coverage 2 - Demolition Cost	
Ord or Law – Coverage 3 - Increased Cost of Construction	
Ord or Law – Coverage 4 - Tenants Improvements	
Outdoor Property ($1,000 limit per item)	$12,500
Outdoor Signs	$5,000
Personal Property Of Others	$10,000
Personal Property Off Premises	$25,000
Reward Coverage	$10,000*
Valuable Papers and Records	$35,000/$10,000
Water Backup of Sewers or Drains	$10,000

All coverages marked with an asterisk (*) have no deductible

b) Endorsement
Use Enhancer Endorsement **MA 952**. This endorsement is available to all Nature of Business other than contractors.

c) Premium Determination
A $75 flat annual premium per location applies.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

2. Enhancer Plus Endorsement

a. Description of Coverage
The Enhancer Plus Endorsement combines a variety of coverages into one Endorsement:

Coverage	Limits
Accounts Receivable	$35,000/$10,000
Business Income From Dependent Properties	$10,000
Debris Removal	$50,000
Distance Extension	1,000 feet
Employee Dishonesty	$25,000
Extended Business Income	90 Days
Fine Arts	$25,000
Fire Department Service Charge	$12,500*
Fire Extinguisher Systems Recharge Expense	$7,500
Forgery Or Alteration	$5,000
Key Replacement and Lock Repair	$2,500*
Money and Securities	$10,000/$10,000
Money Orders and "Counterfeit Money"	$8,500
Newly Acquired or Constructed Property - Period of Coverage	60 Days
Newly Acquired or Constructed Property - Buildings	$500,000
Newly Acquired or Constructed Property - BPP	$250,000
Ord or Law – Coverage 1 -Undamaged Portion	Building Limit
Ord or Law – Coverage 2 - Demolition Cost	$250,000 (Combined)
Ord or Law – Coverage 3 - Increased Cost of Construction	
Ord or Law – Coverage 4 - Tenants Improvements	
Outdoor Property ($1,000 limit per item)	$12,500
Outdoor Signs	$10,000
Personal Effects	$5,000
Personal Property Of Others	$10,000
Personal Property Off Premises	$35,000
Reward Coverage	$10,000*
Spoilage	$5,000
Utility Services – Direct Damage	$10,000 (Excl overhead lines)
Utility Services – Time Element	$5,000 (Excl overhead lines)
Valuable Papers and Records	$35,000/$10,000
Water Backup of Sewers or Drains	$10,000

All coverages marked with an asterisk (*) have no deductible

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

b. Endorsement
Use Enhancer Endorsement Plus **MA 954**. This endorsement is available to all Nature of Business other than Contractors.

c. Premium Determination
A $250 annual premium applies for the first location and $100 for each additional location.

3. Equipment Breakdown Protection Coverage

a. Description of Coverage
The Equipment Breakdown Endorsement provides coverage for fortuitous breakdown of pressure, mechanical and electrical equipment. The base rate includes $25,000 of coverage for the following sublimited coverages:
Expediting Expense
Hazardous Substances
Spoilage
Data Restoration

The Equipment Breakdown Endorsement is mandatory on all Businessowners policies (except Special Trade Contractor Risks) with no opt out option available.

b. Deductible Options
(1) Follows the MAPFRE Insurance Company BOP Deductibles.
(2) $500 minimum, except $1,000 for restaurants and grocery/convenience stores.

c. Premium Determination
Total BOP Property Premium multiplied by 5.24%

d. Form
Use MAPFRE endorsement **MA 2022 and MA 2022a**.

4. Barbers and Beauticians or Personal Enhancement Shops Professional Liability

a. Description of Coverage
This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury and advertising injury or other injury which results from the rendering of or failure to render professional services in the operation of a barber shop, beauty salon, nail salon or personal enhancement facility.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

b. Endorsement
Use Barbers and Beauticians or Personal Enhancement Professional Liability Endorsement, **MA 003**.

c. Premium Determination
See chart for the rate of Per Full-Time and Per Part-Time barber or beautician and and/or personal enhancement professional.

Barbers & Beauticians Professional Liability

Professional Class	Business Liability Limit	Premium	
Barbers		Per Full Time	Per Part Time
	$300,000	$10	$ 5
	$500,000	$15	$10
	$1,000,000	$20	$15
	$2,000,000	$30	$25
Beauticians & Personal Enhancement		Per Full Time	Per Part Time
	$300,000	$30	$15
	$500,000	$35	$18
	$1,000,000	$40	$20
	$2,000,000	$55	$30

5. Exclusion- Roofing Operations

a. Description of Coverage
The Roofing Operation Endorsement excludes "bodily injury", "property damage" and "personal advertising injury" arising out of operations involving the alteration of any existing roof structure. This exclusion endorsement also excludes the removal, repair, or replacement of roofing materials except work incidental to the installation of skylights or the installation of a roof structure incidental to the construction of an addition adjacent to and adjoining an existing structure. "Products-completed operations hazard" is also excluded.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

b. Endorsement
Use Roofing Operation Endorsement **MA 033**. This endorsement is automatically attached to all Carpentry and Siding Contractor classifications.

c. Premium Determination
There is no rating associated with this endorsement

6. Maintenance Fees

a. Description of Coverage
This endorsement covers the maintenance fees that the insured is unable to collect during the time that units are untenantable after a covered direct loss.

b. Endorsement
Use Maintenance Fees Endorsement **MA 976**. This endorsement is automatically attached to all Office and Residential Condominium Associations.

c. Premium Determination
There is no rating associated with this endorsement.

7. Primary and Noncontributory Insurance

a. Description of Coverage
This endorsement provides coverage that is primary over any coverage that might be available to an additional insured and also provides that the insurer agrees not to seek contribution from an additional insured for any negligence that might be attributed to the additional insured.

b. Endorsement
Use Primary and Noncontributory Insurance **MA 167**. This endorsement is available for all eligible Businessowner Classifications upon request.

c. Premium Determination
There is a $25 flat annual charge for this endorsement.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

8. Additional Insured- Owners, Lessees or Contractors- with Additional Insured Requirement in Construction Contract- Products Completed Operations Hazard

a. Description of Coverage
This blanket additional insured endorsement extends coverage to an additional insured for both the insured's ongoing operations performed for the additional insured as well as the completed operations for the additional insured. This endorsement requires that there be a written contract between the parties, which require this coverage.

b. Endorsement
Use Additional Insured- Owners, Lessees or Contractors- with Additional Insured Requirement in Construction Contract- Products Completed Operations Hazard **MA 166**. This endorsement is available on contractor classifications upon request.

c. Premium Determination
There is a $140 flat annual charge for this endorsement.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

9. Contractors Enhancer Endorsement

a. Description of Coverage

The Contractor Enhancer Endorsement combines the following nineteen coverages into one endorsement:

Coverage	Limits
Accounts Receivable – On Premises	$25,000/$5,000
Automatic Blanket Additional Insured- Building Owner, Permits, Franchisor, Mortgagee- As required by Contract, Owners, Lessees or Contractors	Included
Arson Reward	$10,000*
Claim Data	$5,000
Contract Penalty	$1,000*
Employee Dishonesty	$10,000
Expanded Premises	1,000 feet
Fire Department Service Charge	$5,000*
Forgery or Alteration	$5,000
General Liability Care Custody or Control ($5,000 per occurrence)	$5,000 aggregate
Key Replacement and Lock Repair	$1,000*
Laptop Coverage	$5,000
Money & Securities	$10,000/$10,000
Money Orders & "Counterfeit Money"	$5,000
Outdoor Property ($1,000 limit per item)	$10,000 aggregate
Outdoor Signs	$5,000
Valuable Papers and Records	$25,000/$5,000
Waiver of Subrogation	Included
Water Backup of Sewers or Drains	$10,000

All coverages marked with an asterisk (*) have no deductible

b. Endorsement

Use Contractor Enhancer Endorsement **MA 164**.

c. Premium Determination

A $125 flat annual premium per location applies.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

10. Exclusion – Subcontracted Operations

a. This endorsement excludes subcontracted operations. This endorsement is mandatory for Carpentry Interior Classifications but optional for all other contractor classifications.

b. Endorsement
Use Exclusion – Subcontracted Operations, **MA 036**.

c. Premium Determination
There is no premium associated with this endorsement.

11. Florist Extension Endorsement

a. This endorsement provides coverage that is relative to a Florist operation. It is automatically attached to the Florist Retail Classification.

b. Endorsement
Use Florist Extension Endorsement, **MA 861**.

c. Premium Determination
There is no premium associated with this endorsement.

12. Business Income Exclusion Endorsement

a. Description of Coverage
This endorsement excludes Business Income and Extra Expense from those Premises Locations specified on the Endorsement Schedule.

b. Endorsement
Use Business Income Exclusion Endorsement **MA 009**.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

c. Premium Determination
Develop the reduced premium by multiplying the Building and Business Personal Property premium determined in ISO Rule **23.C.6.a.(3),** Rule **29.A.12.e.** and Rule **29.A.13.d.** by the applicable factor shown in the following Table. The factor should be applied to both the Building and Business Personal Property premiums when both coverages are provided for a given risk.

Exclusion Factor		
Office Risks	**Building**	**BPP**
	0.93	0.93
Motel and Restaurant Risks	**Building**	**BPP**
	0.93	0.93
Contractors Risks	**Building**	**BPP**
	.83	.98
All Other	**Building**	**BPP**
	.93	.93

13. Policy Changes- Clarification of Condominium Association Covered Property

a. Description of Coverage
This is an optional endorsement that is used with **BP 17 07** (MA- Changes Condominium Association Coverage) and is available with Condominium Association Risks. This endorsement provides what is sometimes referred to as "all in coverage". It clarifies that the policy covers fixtures, improvements and alterations that are a part of a condominium building; appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security, or housekeeping; and partition walls within the units regardless of whether the property is owned by the condominium association or the named insured..

b. Endorsement
Use Policy Changes- Clarification of Condominium Association Covered Property, **MA 165**.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

c. Premium Determination
There is no premium associated with this endorsement.

14. Agents Covered as Employees for Employee Dishonesty Coverage

a. Description of Coverage
Condominium Associations may extend Employee Dishonesty coverage by using Agents Covered as Employees for Employee Dishonesty Coverage. This endorsement covers dishonest acts of the association's manager or managing agent. It is automatically attached to Residential and Commercial Condominium Association Classifications when Employee Dishonesty Coverage is requested.

b. Endorsement
Use Agents Covered as Employees for Employee Dishonesty Coverage Endorsement, **MA 977**.

c. Premium Determination
There is no premium associated with this endorsement.

15. Cyber Suite Coverage

a. Description of Coverage
The Cyber Suite Coverage is comprised of the following coverage components – First party coverages: Data Compromise Response Expenses, Computer Attack, Cyber Extortion, Misdirected Payment Fraud (full coverage option only), Computer Fraud (full coverage option only), and Identity Recovery and third party coverages: Data Compromise Liability, Network Security Liability, and Electronic Media Liability (full coverage option only).

Coverage 1 - Data Compromise Response Expenses (DC RE) provides coverage for specified expenses arising from a Personal Data Compromise involving Personally Identifying Information of Affected Individuals. Affected Individuals may be customers, clients, members, owners, directors or employees of the insured entity.

This coverage includes the following additional coverage components:

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

- Forensic IT Review (Information Technology) – Coverage for the cost to hire outside computer experts to determine the nature and extent of the breach.
- Legal Review – Coverage for the cost to obtain professional legal advice.
- Notification to Affected Individuals – Coverage for reimbursement of expenses associated with the notification of those whose personal information was breached.
- Services to Affected Individuals – Coverage for the cost of providing services (Packet of informational materials, toll-free help line, one year of credit monitoring and identity restoration case management) to affected individuals for 12 months from the date of the notice.
- Public Relations – Coverage for the cost to implement public relations recommendations of a professional public relations firm. This may include advertising and special promotions designed to retain the relationship with affected individuals.
- Regulatory Fines and Penalties – Coverage for any fine or penalty imposed, to the extent such fine or penalty is legally insurable under the law of the applicable jurisdiction.
- PCI Fines and Penalties – Coverage for any Payment Card Industry (PCI) fine or penalty imposed under a contract to which you are a party. PCI Fines and Penalties do not include any increased transaction costs.

Coverage 2 - Computer Attack (CA) provides coverage for specified expenses arising from a computer attack on the computer system.

Computer Attack Coverage consists of the following coverage components:

- Data Restoration - Coverage for the cost of a professional firm hired by the insured to replace lost or corrupted data from electronic sources.
- Data Re-creation - Coverage for the cost of a professional firm hired by the insured to research, re-create and replace lost or corrupted data from non-electronic sources.
- System Restoration - Coverage for the cost of a professional firm hired by the insured to restore its computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of the insured's computer system.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

- Loss of Business - Coverage for business income lost by the insured and extra expenses incurred by the insured during the period of time when system and data recovery activities are taking place.
- Extended Income Recovery – Coverage for the component of the business income that had still not recovered to historical levels after the period of recovery has completed.
- Public Relations - Coverage for assistance from a professional public relations firm in communicating with outside parties concerning the computer attack and the insured's response.

Coverage 3 - Cyber Extortion (CE) Coverage is provided for the cost of a professional firm hired by the insured to investigate and negotiate a cyber extortion threat – a credible threat or series of threats to launch a potential denial of service attack against an insured. Discovery of the attack must occur during the policy period.

Coverage 4 - Misdirected Payment Fraud (MPF) is a first party coverage that provides coverage for funds lost by the insured as the result of a criminal deception of the insured or the insured's financial institution to induce the insured or the financial institution to send money or divert a payment to a fraudulent destination.

Coverage 5 - Computer Fraud (CF) coverage is provided for funds lost by the insured as a result of an unauthorized party that gains access to the insured's computer system and uses that access to enter or alter data causing money to be sent to a fraudulent destination.

Coverage 6 - Data Compromise Liability (DCL) supplements the program by providing coverage for defense and settlement costs in the event that affected individuals sue the insured. The coverage will be defense within the limits.

Coverage 7 - Network Security Liability (NSL) provides coverage for defense and settlement costs in the event that a third party claimant sues the insured because of a network security incident.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

A network security incident may be:

- The breach of third party business information
- The unintended propagation or forwarding of malware
- The unintended abetting of a denial of service attack

There need not be a covered loss under the first party CA Coverage in order for there to be a loss under the third party NSL Coverage. The coverage will be defense within the limits.

Coverage 8 - Electronic Media Liability (EML) provides coverage for defense and settlement costs in the event that a third party claimant sues the insured alleging that the insured's electronic communications resulted in defamation, violation of a person's right of privacy, interference with a person's right of publicity or infringement of copyright or trademark.
There need not be a covered loss under the first party CA Coverage in order for there to be a loss under the third party EML Coverage. The coverage will be defense within the limits.

Coverage 9 - Identity Recovery (IDR) provides coverage for Identity Recovery caused by an identity theft of an identity recovery insured first discovered during the Policy Period.

Identity Recovery Coverage includes the following coverage components:

- Case Management Service – Coverage for services of an identity recovery case manager as needed to respond to the identity theft.
- Expense Reimbursement – Coverage for reimbursement of necessary and reasonable identity recovery expenses incurred as a direct result of the identity theft.

b. Forms

Use Cyber Suite Coverage Endorsement **BP400CW** for lite coverage (includes coverages 1, 2, 3, 6, 7 & 9) and use Cyber Suite Coverage Endorsement **BP401CW** for full coverage (includes coverages 1-9.) Use Supplemental Extended Reporting Period **BP402CW** for an extended reporting period of one year.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

c. Eligibility
Insured entities are eligible unless they are in the following classes of business.

Ineligible classes include: Financial Institutions, Adult Business, Gambling or Gaming, Credit Card or Financial Transaction Processing, Hospitals, Credit Reporting Agencies, Collection Agents, Information/Data Brokers, Cannabis Facilities.

d. Coverage Limits and Sublimits
Refer to the Rate Table and Sublimit Table for available limits and sublimits by coverage.

A separate and independent aggregate limit applies to the First Party coverages and a separate and independent aggregate limits applies to the Third Party coverages.

The Identity Recovery Coverage is subject to a separate and independent $25,000 limit per identity recovery insured.

The Cyber Extortion, Misdirected Payment Fraud, and Computer Fraud sublimits are part of the Computer Attack Coverage limit.

e. Deductible
Refer to the Rate Table for available deductibles.

f. Premium Determination
Please refer to the Rate Table. The premiums below are annual premiums per policy for the limit and deductible option selected. Premiums may be pro-rated for short or odd term policies.
These premiums are not subject to further modification by the application of any other factors not shown in these tables (e.g., package factors, company deviations or IRPM factors).

Both First Party and Third Party Coverages must be purchased.

Tier 1 Classes
Businesses whose primary personal information is relative to employees.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

Examples: Manufacturing, Wholesaling

Tier 2 Classes
Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers.
Examples: Retail, Churches

Tier 3 Classes
Businesses with customers' Social Security numbers.
Examples: Apartments, Health Care, Professional Services

Cyber Suite Lite Coverage Rate Table: Includes Coverages 1, 2, 3, 6, 7 & 9

*Annual Aggregate Limits	Deductible	Tier 1	Tier 2	Tier 3
$25,000	$1,000	$150	$171	$185
$50,000	$1,000	$183	$212	$235
$100,000	$1,000	$222	$263	$301
$250,000	$2,500	$512	$618	$698
$500,000	$10,000	$1,140	$1,140	$1,140
$1,000,000	$10,000	$1,744	$1,744	$1,744

*Identity Recovery Coverage has a separate limit of $25,000. No deductible applies to Identity Recovery Coverage

Cyber Suite Full Coverage Rate Table: Includes Coverages 1-9

*Annual Aggregate Limits	Deductible	Tier 1	Tier 2	Tier 3
$25,000	$1,000	$212	$232	$248
$50,000	$1,000	$249	$279	$301
$100,000	$1,000	$292	$333	$371
$250,000	$2,500	$636	$743	$822
$500,000	$10,000	$1,267	$1,267	$1,267
$1,000,000	$10,000	$1,899	$1,899	$1,899

*Identity Recovery Coverage has a separate limit of $25,000. No deductible applies to Identity Recovery Coverage

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

Sublimit Table

Annual Aggregate Limit	Forensic IT Review Legal Review Regulatory Fines & Penalties PCI Fines & Penalties **Loss of Business	Public Relations		Cyber Extortion Misdirected Payment Fraud Computer Fraud
		DC RE	CA	
$25,000	$12,500	$5,000	$5,000	$10,000
$50,000	$25,000	$5,000	$5,000	$10,000
$100,000	$50,000	$5,000	$5,000	$10,000
$250,000	$125,000	$5,000	$5,000	$25,000
$500,000	$250,000	$5,000	$5,000	$25,000
$1,000,000	$500,000	$5,000	$5,000	$25,000

** Extended Income Recovery is subject to the Loss of Business sublimit.

Identity Recovery Coverage Sublimit Table

Annual Aggregate Limit	Lost Wages and Child or Elder Care	Mental Health Counseling	Miscellaneous Expense
$25,000	$5,000	$1,000	$1,000

g. Minimum Premiums
This coverage is not subject to a minimum premium. This coverage is in addition to the policy writing minimum premium.

h. Midterm Additions/Increases
This coverage may be added at the anniversary of the policy or may be added in-term. The rate may be pro-rated for in-term transactions or odd-term policies. Increased limits are available upon coverage inception or subsequent anniversary.

i. Supplemental Extended Reporting Period
A Supplemental Extended Reporting Period of one year immediately following the date of termination of coverage may be purchased for an additional premium of 100% of the full annual third party premium applicable to this coverage. Third party premiums are listed below.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

Cyber Suite Lite Coverage Third Party Only Premiums: Applies to Coverages 6 & 7

*Annual Aggregate Limits	Deductible	Tier 1	Tier 2	Tier 3
$25,000	$1,000	$32	$36	$40
$50,000	$1,000	$46	$54	$60
$100,000	$1,000	$59	$71	$82
$250,000	$2,500	$151	$180	$203
$500,000	$10,000	$343	$343	$343
$1,000,000	$10,000	$513	$513	$513

Cyber Suite Full Coverage Third Party Only Premiums: Applies to Coverages 6, 7 & 8

*Annual Aggregate Limits	Deductible	Tier 1	Tier 2	Tier 3
$25,000	$1,000	$60	$64	$68
$50,000	$1,000	$79	$88	$94
$100,000	$1,000	$95	$107	$119
$250,000	$2,500	$206	$235	$258
$500,000	$10,000	$401	$401	$401
$1,000,000	$10,000	$597	$597	$597

16. Employment Practices Liability

a. Description of Coverage
This claims made coverage provides coverage for Employment Practices Liability Insurance (EPL) caused by a "wrongful employment act". All Businessowners Classifications are eligible for this optional coverage except for the Employment Agencies Classifications.

b. Endorsement
Use Employment Practices Liability Insurance Coverage Endorsement, **US 104**.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

c. Premium Determination
Premium is determined by multiplying the base rate by the number of employees. Employees 35 or more hours a week are counted as 1 while employees 35 or less hours a week are counted as 0.5. EPL premium is in addition to the policy minimum premium, pro-rated, and not subject to IRPM.

Limit of Liability	Per Claim Deductible	Premium Per Employee
$10,000	$2,500	$27.00
$25,000	$5,000	$27.00
$50,000	$5,000	$34.00
$75,000	$5,000	$41.00
$100,000	$5,000	$46.00
$250,000	$5,000	$59.00

The following minimum premiums apply based on the limit of liability selected.

Limit of Liability	Minimum Premium
$10,000	$50
$25,000	$50
$50,000	$50
$75,000	$75
$100,000	$100
$250,000	$150

d. Extended Reporting Endorsement
Use Supplemental Extended Reporting Period Endorsement, **US 105**. The premium is one times the annual premium.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont'd)

F. Additional Endorsements (Continued)

17. Building Extended Replacement Cost Coverage

a. Description of Coverage
This endorsement, subject to its terms and conditions, increases the building limit of insurance shown in the Declarations by the percentage selected in the event the building limit is not adequate to cover the full extent of a covered loss.

b. Eligibility
The building limit of insurance shall be at least 100% of the full replacement cost as determined by the Company.

b. Endorsement
Use Building Extended Replacement Cost Coverage **BP804CW**.

c. Premium Determination
Develop the premium for this endorsement by multiplying the final building premium by the factor shown in Table **29.F.17.c.** subject to a minimum premium.

Option	Factor	Minimum Premium
10%	.025	$100
25%	.050	$150

Table 29.F.17.c. Building Extended Replacement Cost

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION V – CLASS SPECIFIC ENDORSEMENT RULES

RULE 44.
PHOTOGRAPHY CLASS SPECIFIC ENDORSEMENTS

The following Rules are amended as follows:

B. Endorsements

The following premium determination is added:

4. Photography – Makeup And Hairstyling

c. Premium Determination

$50.00 Flat Fee applies when the **BP 07 84** is attached to the policy.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

"Reserved for future use"

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL RULE(S)

RULE A4.
RESIDENTIAL FUEL TANK COVERAGE

The following has been added to Rule A4.C.3.c.

3. Extended Reporting Period Option – Endorsement BP 14 44

c. The rate for the Massachusetts Extended Reporting Period Endorsement For Residential Fuel Tank Coverage Endorsement is 1X the annual premium charge.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A1.
SCHEDULE RATING

A. Individual Risk Premium Modification

1. Eligibility

Consult your underwriter to apply this plan to a policy which develops a total annual manual premium greater than $500 and an adjusted premium not less than $500. The maximum modification available is +50/-50%.

2. Selection Criteria

A rate modification reflecting specific characteristics of the risk that are not fully reflected in the basic company premium or company rates may be applied to the eligible premiums in accordance with the following table:

Risk Characteristic	Range of Modifications	
	Credit	Debit
Classification Peculiarities and Features Not Otherwise Recognized	- 50 %	+ 50 %
General Management	- 50 %	+ 50 %
Location	- 50 %	+ 50 %
Building Features	- 50 %	+ 50 %
Premises and Equipment	- 50 %	+ 50 %
Employees	- 50 %	+ 50 %
Loss Prevention/Safety Management	- 50 %	+ 50 %
The maximum schedule credit shall not exceed -50% and the maximum schedule debit should not exceed +50%.		

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A2.
INDIVIDUAL RISK SIZE OF PREMIUM RATE MODIFICATION

A. Description of Plan

To recognize the decreasing proportion of policy expense costs to premium with increasing premium size.

B, Eligibility

Annual premium must fall in one of the premium ranges listed below.

C. Rate Modification

A credit will be selected by a company employee to reflect the expected fixed and variable expenses of the individual risk, based upon their expectations of policy and service expense. Refer to Table **A2.C.** for the applicable credit range.

Premium Range	Allowable Credit Factor Range
$5,000-7,500	1.00 to 0.97
$7,501-10,000	1.00 to 0.94
$10,001-$12,500	1.00 to 0.91
$12,501-$20,000	1.00 to 0.85
$20,001+	1.00 to 0.82

Table A2.C. Individual Risk Size of Premium Rate Modification

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A3.
BUILDING AGE FACTOR

A. Age of Building Factor/Effective Age of Building

1. **Description**
   A factor is associated to All Risks dependent on the Age of Building or the Effective Age of Building and the classification of the risk.

2. **Definitions**
   The following define Age of Building and Effective Age of Building

   a. Age of Building means the original age of construction of the building

   b. Effective Age of Building represents the date that a building underwent a complete gut rehab.

3. **Eligibility**
   All risks that the Age of Building or Effective Age of Building (when applicable) meets the following criteria:

   a. All buildings that the Age of Building is 20 years or less (credit associated)

   b. 1 – 4 unit Habitational Risks that the Age of Building or Effective Age of Building is 21 years and older (debit associated). Habitational Business includes Apartment Buildings, Dwellings, Townhouses or Similar Associations, and Boarding Houses/Rooms.

` A credit factor is associated only when the Age of Building is 20 years or less for All Classification Risks. These credit factors are not applicable when an Effective Age of Building is indicated (representing a gut rehab) even when the Effective Age of Building is indicated to be 20 years or less.

When the risk is a 1-4 family Habitational Classification and an Effective Age Of Building (indicating a gut rehab) is noted, then the Effective Age Of Building will be used in place of the Age of Building for debit purposes only.

4. **Factor Determination**
   This is a multiplicative factor that is applicable to Building Coverage only. The factor will adjust each subsequent renewal based on the updated Age of Building or Effective Age of Building as applicable.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A3.
BUILDING AGE FACTOR Continued

The following table denotes the applicable factors:

Age	All Classes	Habitational 1-4 family	Age	All Classes	Habitational 1-4 family	Age	All Classes	Habitational 1-4 family
0	0.80	0.80	**18**	0.97	0.97	**36**	1.00	1.15
1	0.80	0.80	**19**	0.98	0.98	**37**	1.00	1.16
2	0.81	0.81	**20**	0.99	0.99	**38**	1.00	1.17
3	0.82	0.82	**21**	1.00	1.00	**39**	1.00	1.18
4	0.83	0.83	**22**	1.00	1.01	**40**	1.00	1.19
5	0.84	0.84	**23**	1.00	1.02	**41**	1.00	1.20
6	0.85	0.85	**24**	1.00	1.03	**42**	1.00	1.21
7	0.86	0.86	**25**	1.00	1.04	**43**	1.00	1.22
8	0.87	0.87	**26**	1.00	1.05	**44**	1.00	1.23
9	0.88	0.88	**27**	1.00	1.06	**45**	1.00	1.24
10	0.89	0.89	**28**	1.00	1.07	**46**	1.00	1.25
11	0.90	0.90	**29**	1.00	1.08	**47**	1.00	1.25
12	0.91	0.91	**30**	1.00	1.09	**48**	1.00	1.25
13	0.92	0.92	**31**	1.00	1.10	**49**	1.00	1.25
14	0.93	0.93	**32**	1.00	1.11	**50+**	1.00	1.25
15	0.94	0.94	**33**	1.00	1.12			
16	0.95	0.95	**34**	1.00	1.13			
17	0.96	0.96	**35**	1.00	1.14			

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A4.
SOLE OCCUPANCY CREDIT

A. Sole Occupancy Credit

1. Description
A Sole Occupancy factor is associated when the insured is indicated to be the Building Owner and the Sole Occupant of the risk as well as an eligible classification of business.

2. Eligibility
The Sole Occupancy Credit is available to all classifications of business other than the following:

a. Contractor Risks
b. Habitational Risks (includes Apartment Buildings, Condominiums, Dwellings, Townhouses or Similar Associations, and Boarding Houses/Rooms.)
c. Convenience Food/Gasoline Stores
d. Self-Storage Facilities

3. Factor Determination
A .85 Factor is applicable. This credit factor is applied to Building, Business Personal Property and Liability Coverages. The factor will continue on renewal as long as the insured remains and eligible classification and indicated to be the Building Owner and the Sole Occupant of the risk.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A5.
COMPANION POLICY CREDIT

Companion Policy Credit

1. **Description**
   A Companion Policy factor is applied when the same insured has another eligible Commercial policy with MAPFRE.

2. **Eligibility**
   The Companion Policy credit is available to all classifications of business.

3. **Factor Determination**
   This factor is applied to Building, Business Personal Property and Liability Coverages. If the policy is eligible under multiple policy types, the largest applicable credit shall apply. The factor will continue on the renewal term as long as the Companion Policy remains in effect. The following table denotes the applicable factors:

Companion Policy	Factor
Commercial Auto/Garage	0.95
Businessowners	0.95
Commercial Package	0.95
General Liability	0.95
Commercial Property	0.95
Crime	0.95
Inland Marine	0.95
Commercial Umbrella	0.95

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A6.
BILLING PLANS

The following installment plans are available for Massachusetts Commercial Businessowner policies written by MAPFRE Insurance Company:

12-Month Policies

Pay Plan Description	Number of Installments	Down Payment Required	Payment Options
Annual Full Pay	1	100%	Mail Bill/EFT
Semi-Annual	2	50%	Mail Bill/EFT
Quarterly	4	25%	Mail Bill/EFT
Annual 6 Pay	6	16.70%	Mail Bill/EFT
Annual 11 Pay	11	12.50%	Mail Bill/EFT

OTHER PAYMENT PLAN RULES:

1. MAPRE Insurance Company directly bills installments to the insured.
2. Outside Premium Financed policies are unacceptable.
3. For policies on payment plans, a service charge will be added on all payments after the new business down payment or renewal down payment.
4. There is an $8.00 installment fee for payment plans on mail bill. The fee is not charged on down payment or renewal.
5. There is a $2.95 convenience fee for paying over the phone with the assistance of a customer service representative.
6. There is a $25.00 NSF/Returned Check fee that will be assessed on any payment that is returned by the bank.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

"Reserved for Future Use"

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

The Base Program Factors for Liability, Building and Business Personal Property is 1.00. Any modifications to the Program Factors by classification for Liability, Building and Business Personal Property are noted in the following table:

Classification Descriptions	Class Code	Coverage	Classification Factor
-A- CLASSIFICATIONS			
Air Conditioning and Combined Air Conditioning and Heating Equipment - Distributors Only	50581	Liability	0.820
Air Conditioning and Combined Air Conditioning and Heating Equipment - Distributors Only	50581	Building	1.000
Air Conditioning and Combined Air Conditioning and Heating Equipment - Distributors Only	50581	BPP	1.000
Air Conditioning Equipment - Retail Only	59999	Liability	0.820
Air Conditioning Equipment - Retail Only	59999	Building	1.000
Air Conditioning Equipment - Retail Only	59999	BPP	1.000
Antique Stores	59325	Liability	1.000
Antique Stores	59325	Building	1.000
Antique Stores	59325	BPP	1.000
Apartment Building - LRO, flats common entrance, 1- 4 family, no office- or mercantile	65144	Liability	1.350
Apartment Building - LRO, flats common entrance, 1- 4 family, no office- or mercantile	65144	Building	1.226
Apartment Building - LRO, flats common entrance, 1- 4 family, no office- or mercantile	65144	BPP	1.350
Apartment Building LRO, flats, common entrance, 1- 4 family incidental-office or mercantile	65145	Liability	1.350
Apartment Building LRO, flats, common entrance, 1- 4 family incidental-office or mercantile	65145	Building	1.226
Apartment Building LRO, flats, common entrance, 1- 4 family incidental-office or mercantile	65145	BPP	1.350
Apartment Building LRO, flats, common entrance, over 4 family, no office or mercantile	65146	Liability	1.350
Apartment Building LRO, flats, common entrance, over 4 family, no office or mercantile	65146	Building	1.226
Apartment Building LRO, flats, common entrance, over 4 family, no office or mercantile	65146	BPP	1.350
Apartment Building LRO, flats, common entrance, over 4 family, incidental office or mercantile	65147	Liability	1.350
Apartment Building LRO, flats, common entrance, over 4 family, incidental office or mercantile	65147	Building	1.226
Apartment Building LRO, flats, common entrance, over 4 family, incidental office or mercantile	65147	BPP	1.350
Appliances and Accessories - installation, servicing or repair - Commercial or Household	71212	Liability	1.050
Appliances and Accessories - installation, servicing or repair - Commercial or Household	71212	Building	1.050
Appliances and Accessories - installation, servicing or repair - Commercial or Household	71212	BPP	1.050
Appliance Distributors - Household and Home Furnishings	50081	Liability	1.000
Appliance Distributors - Household and Home Furnishings	50081	Building	1.000
Appliance Distributors - Household and Home Furnishings	50081	BPP	1.000
Appliance Distributors - Household Types - Radio, Television or Compact Disc Players	50061	Liability	1.000
Appliance Distributors - Household Types - Radio, Television or Compact Disc Players	50061	Building	1.000
Appliance Distributors - Household Types - Radio, Television or Compact Disc Players	50061	BPP	1.000
Appliance Stores - Household Appliances and Home Furnishings	57224	Liability	1.000
Appliance Stores - Household Appliances and Home Furnishings	57224	Building	1.000
Appliance Stores - Household Appliances and Home Furnishings	57224	BPP	1.000
Appliance Stores - Radio, Television and Phonographic Stores (including parts and supplies)	57326	Liability	1.000
Appliance Stores - Radio, Television and Phonographic Stores (including parts and supplies)	57326	Building	1.000
Appliance Stores - Radio, Television and Phonographic Stores (including parts and supplies)	57326	BPP	1.000
Army and Navy Stores	53983	Liability	1.000
Army and Navy Stores	53983	Building	1.000
Army and Navy Stores	53983	BPP	1.000
Art Galleries - Not-for-profit	84112	Liability	1.000
Art Galleries - Not-for-profit	84112	Building	1.000
Art Galleries - Not-for-profit	84112	BPP	1.000
Art Galleries - Other Than Not-for-profit	84112	Liability	1.000
Art Galleries - Other Than Not-for-profit	84112	Building	1.000
Art Galleries - Other Than Not-for-profit	84112	BPP	1.000
Auctioneers- Sales Conducted away from the insured's premises	59999	Liability	1.000
Auctioneers- Sales Conducted away from the insured's premises	59999	Building	1.000
Auctioneers- Sales Conducted away from the insured's premises	59999	BPP	1.000
Auctions - On premises owned or rented by the insured	59999	Liability	1.000
Auctions - On premises owned or rented by the insured	59999	Building	1.000
Auctions - On premises owned or rented by the insured	59999	BPP	1.000
Automobile Parts and Supplies - Distributors	50111	Liability	1.000
Automobile Parts and Supplies - Distributors	50111	Building	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Automobile Parts and Supplies - Distributors	50111	BPP	1.000
Automobile Parts and Supplies - Retail Stores (Including Tires)	55313	Liability	1.000
Automobile Parts and Supplies - Retail Stores (Including Tires)	55313	Building	1.000
Automobile Parts and Supplies - Retail Stores (Including Tires)	55313	BPP	1.000
-B- CLASSIFICATIONS			
Bakeries - Distributors - No baking on premises	50141	Liability	0.820
Bakeries - Distributors - No baking on premises	50141	Building	1.000
Bakeries - Distributors - No baking on premises	50141	BPP	1.000
Bakeries - Retail - No baking on premises	54606	Liability	0.820
Bakeries - Retail - No baking on premises	54606	Building	1.000
Bakeries - Retail - No baking on premises	54606	BPP	1.000
Bakeries - Retail - With baking on premises	71311	Liability	1.050
Bakeries - Retail - With baking on premises	71311	Building	1.050
Bakeries - Retail - With baking on premises	71311	BPP	1.050
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for "own brand" retail sale	50171	Liability	1.000
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for "own brand" retail sale	50171	Building	1.000
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for "own brand" retail sale	50171	BPP	1.000
Barber Shops	71332	Liability	0.900
Barber Shops	71332	Building	0.900
Barber Shops	71332	BPP	0.900
Beauty Parlors and Hair Styling Salons (Including Nail Salons)	71952	Liability	0.900
Beauty Parlors and Hair Styling Salons (Including Nail Salons)	71952	Building	0.900
Beauty Parlors and Hair Styling Salons (Including Nail Salons)	71952	BPP	0.900
Beverage Stores - Liquor and Wine	59215	Liability	1.000
Beverage Stores - Liquor and Wine	59215	Building	1.000
Beverage Stores - Liquor and Wine	59215	BPP	1.000
Bicycle Shops - Retail	59505	Liability	1.000
Bicycle Shops - Retail	59505	Building	1.000
Bicycle Shops - Retail	59505	BPP	1.000
Bicycle Shops - Repair and Maintenance Shops without Retail	59505	Liability	1.000
Bicycle Shops - Repair and Maintenance Shops without Retail	59505	Building	1.000
Bicycle Shops - Repair and Maintenance Shops without Retail	59505	BPP	1.000
Boarding Houses/Rooms - No mercantile or office occupancy	65132	Liability	1.350
Boarding Houses/Rooms - No mercantile or office occupancy	65132	Building	1.226
Boarding Houses/Rooms - No mercantile or office occupancy	65132	BPP	1.350
Boarding Houses/Rooms - Mercantile or office occupancy	65133	Liability	1.350
Boarding Houses/Rooms - Mercantile or office occupancy	65133	Building	1.226
Boarding Houses/Rooms - Mercantile or office occupancy	65133	BPP	1.350
Boarding Houses/Rooms - Three or four family lessor's risks only - no mercantile or office occupancy	65141	Liability	1.350
Boarding Houses/Rooms - Three or four family lessor's risks only - no mercantile or office occupancy	65141	Building	1.226
Boarding Houses/Rooms - Three or four family lessor's risks only - no mercantile or office occupancy	65141	BPP	1.350
Boat Dealers	55973	Liability	1.000
Boat Dealers	55973	Building	1.000
Boat Dealers	55973	BPP	1.000
Bone, Horn and Ivory Products - Retail Only	59999	Liability	1.000
Bone, Horn and Ivory Products - Retail Only	59999	Building	1.000
Bone, Horn and Ivory Products - Retail Only	59999	BPP	1.000
Bookbinding and Printing Supplies - Distributors	50201	Liability	1.000
Bookbinding and Printing Supplies - Distributors	50201	Building	1.000
Bookbinding and Printing Supplies - Distributors	50201	BPP	1.000
Bookbinding and Printing Supplies - Retail	50812	Liability	1.000
Bookbinding and Printing Supplies - Retail	50812	Building	1.000
Bookbinding and Printing Supplies - Retail	50812	BPP	1.000
Books and Magazines Stores - New	59425	Liability	1.000
Books and Magazines Stores - New	59425	Building	1.000
Books and Magazines Stores - New	59425	BPP	1.000
Books and Magazines Stores - Used	59425	Liability	1.000
Books and Magazines Stores - Used	59425	Building	1.000

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Books and Magazines Stores - Used	59425	BPP	1.000
Building Materials - Contractors Equipment Dealers - Secondhand Material	52114	Liability	1.000
Building Materials - Contractors Equipment Dealers - Secondhand Material	52114	Building	1.000
Building Materials - Contractors Equipment Dealers - Secondhand Material	52114	BPP	1.000
Building Materials - Contractors Equipment Dealers - Other Than Secondhand Material	52114	Liability	0.820
Building Materials - Contractors Equipment Dealers - Other Than Secondhand Material	52114	Building	1.000
Building Materials - Contractors Equipment Dealers - Other Than Secondhand Material	52114	BPP	1.000
-C- CLASSIFICATIONS (Other than Contractors)			
Camera and Photographic Equipment - Retail Only	59955	Liability	1.000
Camera and Photographic Equipment - Retail Only	59955	Building	1.000
Camera and Photographic Equipment - Retail Only	59955	BPP	1.000
Candy or Confectionary Stores - No Manufacturing on Premises	54457	Liability	0.820
Candy or Confectionary Stores - No Manufacturing on Premises	54457	Building	1.000
Candy or Confectionary Stores - No Manufacturing on Premises	54457	BPP	1.000
Candy or Confectionary Stores - Confectionary Manufacturing from Purchased Chocolate on Premises	54467	Liability	0.820
Candy or Confectionary Stores - Confectionary Manufacturing from Purchased Chocolate on Premises	54467	Building	1.000
Candy or Confectionary Stores - Confectionary Manufacturing from Purchased Chocolate on Premises	54467	BPP	1.000
Candy or Confectionary Stores - Nonchocolate Confectionary Manufacturing on Premises	54477	Liability	0.820
Candy or Confectionary Stores - Nonchocolate Confectionary Manufacturing on Premises	54477	Building	1.000
Candy or Confectionary Stores - Nonchocolate Confectionary Manufacturing on Premises	54477	BPP	1.000
Catalog or Premium Coupon Redemption Stores	73905	Liability	1.000
Catalog or Premium Coupon Redemption Stores	73905	Building	1.000
Catalog or Premium Coupon Redemption Stores	73905	BPP	1.000
Ceramics - Retail Only	59999	Liability	0.820
Ceramics - Retail Only	59999	Building	1.000
Ceramics - Retail Only	59999	BPP	1.000
Clothing or Wearing Apparel - Distributors - Men's and Boy's Clothing and Furnishings	50231	Liability	1.000
Clothing or Wearing Apparel - Distributors - Men's and Boy's Clothing and Furnishings	50231	Building	1.000
Clothing or Wearing Apparel - Distributors - Men's and Boy's Clothing and Furnishings	50231	BPP	1.000
Clothing or Wearing Apparel - Distributors - Women's, Children's and Infants' Clothing and Accessories	50231	Liability	1.000
Clothing or Wearing Apparel - Distributors - Women's, Children's and Infants' Clothing and Accessories	50231	Building	1.000
Clothing or Wearing Apparel - Distributors - Women's, Children's and Infants' Clothing and Accessories	50231	BPP	1.000
Clothing or Wearing Apparel - Retail - Children's and Infants' Wear	56413	Liability	1.000
Clothing or Wearing Apparel - Retail - Children's and Infants' Wear	56413	Building	1.000
Clothing or Wearing Apparel - Retail - Children's and Infants' Wear	56413	BPP	1.000
Clothing or Wearing Apparel - Retail - Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214	Liability	1.000
Clothing or Wearing Apparel - Retail - Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214	Building	1.000
Clothing or Wearing Apparel - Retail - Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214	BPP	1.000
Clothing or Wearing Apparel - Retail - Clothing - Men's and Boys' (Coats and Suits)	56114	Liability	1.000
Clothing or Wearing Apparel - Retail - Clothing - Men's and Boys' (Coats and Suits)	56114	Building	1.000
Clothing or Wearing Apparel - Retail - Clothing - Men's and Boys' (Coats and Suits)	56114	BPP	1.000
Clothing or Wearing Apparel - Retail - Fabric Stores (Including Millinery and Trimmings)	56311	Liability	1.000
Clothing or Wearing Apparel - Retail - Fabric Stores (Including Millinery and Trimmings)	56311	Building	1.000
Clothing or Wearing Apparel - Retail - Fabric Stores (Including Millinery and Trimmings)	56311	BPP	1.000
Clothing or Wearing Apparel - Retail - Family Clothing Stores	56325	Liability	1.000
Clothing or Wearing Apparel - Retail - Family Clothing Stores	56325	Building	1.000
Clothing or Wearing Apparel - Retail - Family Clothing Stores	56325	BPP	1.000
Clothing or Wearing Apparel - Retail - Furs (Including Pelts)	56814	Liability	1.000
Clothing or Wearing Apparel - Retail - Furs (Including Pelts)	56814	Building	1.000
Clothing or Wearing Apparel - Retail - Furs (Including Pelts)	56814	BPP	1.000
Clothing or Wearing Apparel - Retail - Haberdashery and Men's Furnishings	56113	Liability	1.000
Clothing or Wearing Apparel - Retail - Haberdashery and Men's Furnishings	56113	Building	1.000
Clothing or Wearing Apparel - Retail - Haberdashery and Men's Furnishings	56113	BPP	1.000
Clothing or Wearing Apparel - Retail - Hosiery	56313	Liability	1.000
Clothing or Wearing Apparel - Retail - Hosiery	56313	Building	1.000
Clothing or Wearing Apparel - Retail - Hosiery	56313	BPP	1.000
Clothing or Wearing Apparel - Retail - Ladies' Specialty Stores	56319	Liability	1.000
Clothing or Wearing Apparel - Retail - Ladies' Specialty Stores	56319	Building	1.000

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Clothing or Wearing Apparel - Retail - Ladies' Specialty Stores	56319	BPP	1.000
Clothing or Wearing Apparel - Retail - Ladies' Undergarments and Lingerie	56312	Liability	1.000
Clothing or Wearing Apparel - Retail - Ladies' Undergarments and Lingerie	56312	Building	1.000
Clothing or Wearing Apparel - Retail - Ladies' Undergarments and Lingerie	56312	BPP	1.000
Clothing or Wearing Apparel - Retail - Leather Products or Hide Stores	56992	Liability	1.000
Clothing or Wearing Apparel - Retail - Leather Products or Hide Stores	56992	Building	1.000
Clothing or Wearing Apparel - Retail - Leather Products or Hide Stores	56992	BPP	1.000
Clothing or Wearing Apparel - Retail - Men's and Boys' Hats and Caps	50333	Liability	1.000
Clothing or Wearing Apparel - Retail - Men's and Boys' Hats and Caps	50333	Building	1.000
Clothing or Wearing Apparel - Retail - Men's and Boys' Hats and Caps	50333	BPP	1.000
Clothing or Wearing Apparel - Retail - Shoe Stores - Children's, Ladies and Men's	56613	Liability	1.000
Clothing or Wearing Apparel - Retail - Shoe Stores - Children's, Ladies and Men's	56613	Building	1.000
Clothing or Wearing Apparel - Retail - Shoe Stores - Children's, Ladies and Men's	56613	BPP	1.000
Clothing or Wearing Apparel - Retail - Sporting Goods and Athletic Apparel	59526	Liability	1.000
Clothing or Wearing Apparel - Retail - Sporting Goods and Athletic Apparel	59526	Building	1.000
Clothing or Wearing Apparel - Retail - Sporting Goods and Athletic Apparel	59526	BPP	1.000
Clothing or Wearing Apparel - Retail - Wigs	59993	Liability	1.000
Clothing or Wearing Apparel - Retail - Wigs	59993	Building	1.000
Clothing or Wearing Apparel - Retail - Wigs	59993	BPP	1.000
Collectibles and Memorabilia - Distributors	50261	Liability	1.000
Collectibles and Memorabilia - Distributors	50261	Building	1.000
Collectibles and Memorabilia - Distributors	50261	BPP	1.000
Collectibles and Memorabilia - Retail	59992	Liability	1.000
Collectibles and Memorabilia - Retail	59992	Building	1.000
Collectibles and Memorabilia - Retail	59992	BPP	1.000
Computer Stores	57326	Liability	1.000
Computer Stores	57326	Building	1.000
Computer Stores	57326	BPP	1.000
Condominiums - Commercial Condominium (Association risk only)	60989	Liability	1.000
Condominiums - Commercial Condominium (Association risk only)	60989	Building	1.000
Condominiums - Commercial Condominium (Association risk only)	60989	BPP	1.000
Condominiums - Office Condominium (Association risk only)	60999	Liability	1.000
Condominiums - Office Condominium (Association risk only)	60999	Building	1.000
Condominiums - Office Condominium (Association risk only)	60999	BPP	1.000
Condominium - Apartment Building - flats, common entrances	69145	Liability	1.420
Condominium - Apartment Building - flats, common entrances	69145	Building	1.281
Condominium - Apartment Building - flats, common entrances	69145	BPP	1.420
Condominium - Dwelling, 1-4 family	69145	Liability	1.420
Condominium - Dwelling, 1-4 family	69145	Building	1.281
Condominium - Dwelling, 1-4 family	69145	BPP	1.420
Condominium - Townhouse/Garden Apartment, private entrances	69145	Liability	1.420
Condominium - Townhouse/Garden Apartment, private entrances	69145	Building	1.281
Condominium - Townhouse/Garden Apartment, private entrances	69145	BPP	1.420
Convenience Food Stores - Without Gasoline Sales - No Restaurant	54136	Liability	1.000
Convenience Food Stores - Without Gasoline Sales - No Restaurant	54136	Building	1.000
Convenience Food Stores - Without Gasoline Sales - No Restaurant	54136	BPP	1.000
Convenience Food Stores - With Gasoline Sales - No Restaurant	09321	Liability	1.000
Convenience Food Stores - With Gasoline Sales - No Restaurant	09321	Building	1.000
Convenience Food Stores - With Gasoline Sales - No Restaurant	09321	BPP	1.000
Convenience Food Stores - With Limited Cooking Restaurant - No Gasoline Sales	09331	Liability	1.000
Convenience Food Stores - With Limited Cooking Restaurant - No Gasoline Sales	09331	Building	1.000
Convenience Food Stores - With Limited Cooking Restaurant - No Gasoline Sales	09331	BPP	1.000
Convenience Food Stores - With Fast Food Restaurant - No Gasoline Sales	09341	Liability	1.000
Convenience Food Stores - With Fast Food Restaurant - No Gasoline Sales	09341	Building	1.000
Convenience Food Stores - With Fast Food Restaurant - No Gasoline Sales	09341	BPP	1.000
Convenience Food Stores - With Limited Cooking Restaurant - With Gasoline Sales	09351	Liability	1.000
Convenience Food Stores - With Limited Cooking Restaurant - With Gasoline Sales	09351	Building	1.000
Convenience Food Stores - With Limited Cooking Restaurant - With Gasoline Sales	09351	BPP	1.000
Convenience Food Stores - With Fast Food Restaurant - With Gasoline Sales	09361	Liability	1.000

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Convenience Food Stores - With Fast Food Restaurant - With Gasoline Sales	09361	Building	1.000
Convenience Food Stores - With Fast Food Restaurant - With Gasoline Sales	09361	BPP	1.000
Copying and Duplicating Stores	71877	Liability	1.050
Copying and Duplicating Stores	71877	Building	1.050
Copying and Duplicating Stores	71877	BPP	1.050
Cosmetic, Hair or Skin Preparation - Retail Only	59991	Liability	1.000
Cosmetic, Hair or Skin Preparation - Retail Only	59991	Building	1.000
Cosmetic, Hair or Skin Preparation - Retail Only	59991	BPP	1.000
-C- CONTRACTOR CLASSIFICATIONS			
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74011	Liability	1.134
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74011	Building	1.050
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74011	BPP	1.470
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Shop	74021	Liability	1.134
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Shop	74021	Building	1.050
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Shop	74021	BPP	1.470
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Office	74071	Liability	1.134
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Office	74071	Building	1.050
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Office	74071	BPP	1.470
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Shop	74081	Liability	1.134
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Shop	74081	Building	1.050
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Shop	74081	BPP	1.470
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Office	74101	Liability	1.134
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Office	74101	Building	1.050
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Office	74101	BPP	1.470
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Shop	74111	Liability	1.134
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Shop	74111	Building	1.050
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Shop	74111	BPP	1.470
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Office	74161	Liability	1.050
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Office	74161	Building	1.050
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Office	74161	BPP	1.470
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Shop	74171	Liability	1.050
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Shop	74171	Building	1.050
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Shop	74171	BPP	1.470
Carpentry - Interior (2) - Office	74221	Liability	1.050
Carpentry - Interior (2) - Office	74221	Building	1.050
Carpentry - Interior (2) - Office	74221	BPP	1.470
Carpentry - Interior (2) - Shop	74231	Liability	1.050
Carpentry - Interior (2) - Shop	74231	Building	1.050
Carpentry - Interior (2) - Shop	74231	BPP	1.470
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Office	74251	Liability	0.630
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Office	74251	Building	1.050
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Office	74251	BPP	1.470
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Shop	74261	Liability	0.630
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Shop	74261	Building	1.050
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Shop	74261	BPP	1.470
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office	74281	Liability	1.208
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office	74281	Building	1.050
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office	74281	BPP	1.470
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop	74291	Liability	1.208
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop	74291	Building	1.050
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop	74291	BPP	1.470

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Concrete Construction (3) - Office	74341	Liability	1.313
Concrete Construction (3) - Office	74341	Building	1.050
Concrete Construction (3) - Office	74341	BPP	1.470
Concrete Construction (3) - Shop	74351	Liability	1.313
Concrete Construction (3) - Shop	74351	Building	1.050
Concrete Construction (3) - Shop	74351	BPP	1.470
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Office	74411	Liability	1.050
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Office	74411	Building	1.050
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Office	74411	BPP	1.470
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Shop	74421	Liability	1.050
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Shop	74421	Building	1.050
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Shop	74421	BPP	1.470
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Office	74471	Liability	1.050
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Office	74471	Building	1.050
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Office	74471	BPP	1.470
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Shop	74481	Liability	1.050
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Shop	74481	Building	1.050
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Shop	74481	BPP	1.470
Dry Wall or Wallboard Installation- Office	74501	Liability	1.208
Dry Wall or Wallboard Installation- Office	74501	Building	1.050
Dry Wall or Wallboard Installation- Office	74501	BPP	1.470
Dry Wall or Wallboard Installation- Shop	74511	Liability	1.208
Dry Wall or Wallboard Installation- Shop	74511	Building	1.050
Dry Wall or Wallboard Installation- Shop	74511	BPP	1.470
Electrical Work - Within Buildings (4) - Office	74561	Liability	1.050
Electrical Work - Within Buildings (4) - Office	74561	Building	1.050
Electrical Work - Within Buildings (4) - Office	74561	BPP	1.470
Electrical Work - Within Buildings (4) - Shop	74541	Liability	1.050
Electrical Work - Within Buildings (4) - Shop	74541	Building	1.050
Electrical Work - Within Buildings (4) - Shop	74541	BPP	1.470
Fence Erection Contractors - (Only applies to risks that install or erect fences) - Office	74591	Liability	1.050
Fence Erection Contractors - (Only applies to risks that install or erect fences) - Office	74591	Building	1.050
Fence Erection Contractors - (Only applies to risks that install or erect fences) - Office	74591	BPP	1.470
Fence Erection Contractors - (Only applies to risks that install or erect fences) -Shop	74601	Liability	1.050
Fence Erection Contractors - (Only applies to risks that install or erect fences) -Shop	74601	Building	1.050
Fence Erection Contractors - (Only applies to risks that install or erect fences) -Shop	74601	BPP	1.470
Floor Covering Installation - Not Ceramic Tile or Stone - Office	74651	Liability	1.050
Floor Covering Installation - Not Ceramic Tile or Stone - Office	74651	Building	1.050
Floor Covering Installation - Not Ceramic Tile or Stone - Office	74651	BPP	1.470
Floor Covering Installation - Not Ceramic Tile or Stone - Shop	74661	Liability	1.050
Floor Covering Installation - Not Ceramic Tile or Stone - Shop	74661	Building	1.050
Floor Covering Installation - Not Ceramic Tile or Stone - Shop	74661	BPP	1.470
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood -Office	74681	Liability	1.050
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood -Office	74681	Building	1.050
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood -Office	74681	BPP	1.470
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood - Shop	74691	Liability	1.050
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood - Shop	74691	Building	1.050
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood - Shop	74691	BPP	1.470
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Office	74741	Liability	0.630
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Office	74741	Building	1.050
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Office	74741	BPP	1.470
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Shop	74751	Liability	0.630
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Shop	74751	Building	1.050
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Shop	74751	BPP	1.470

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Office	74771	Liability	1.134
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Office	74771	Building	1.050
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Office	74771	BPP	1.470
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Shop	74781	Liability	1.134
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Shop	74781	Building	1.050
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Shop	74781	BPP	1.470
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Office	74831	Liability	1.050
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Office	74831	Building	1.050
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Office	74831	BPP	1.470
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Shop	74841	Liability	1.050
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Shop	74841	Building	1.050
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Shop	74841	BPP	1.470
Interior Decorators - Office	74861	Liability	0.893
Interior Decorators - Office	74861	Building	1.050
Interior Decorators - Office	74861	BPP	1.470
Interior Decorators - Shop	74871	Liability	0.893
Interior Decorators - Shop	74871	Building	1.050
Interior Decorators - Shop	74871	BPP	1.470
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Office	74891	Liability	0.998
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Office	74891	Building	1.050
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Office	74891	BPP	1.470
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Shop	74901	Liability	0.998
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Shop	74901	Building	1.050
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Shop	74901	BPP	1.470
Lawn Sprinkler Installation - Office	74951	Liability	0.945
Lawn Sprinkler Installation - Office	74951	Building	1.050
Lawn Sprinkler Installation - Office	74951	BPP	1.470
Lawn Sprinkler Installation - Shop	74961	Liability	0.945
Lawn Sprinkler Installation - Shop	74961	Building	1.050
Lawn Sprinkler Installation - Shop	74961	BPP	1.470
Masonry - Office	75511	Liability	0.893
Masonry - Office	75511	Building	1.050
Masonry - Office	75511	BPP	1.470
Masonry - Shop	75521	Liability	0.893
Masonry - Shop	75521	Building	1.050
Masonry - Shop	75521	BPP	1.470
Metal Erection - Decorative or Artistic (6) - Office	75541	Liability	1.050
Metal Erection - Decorative or Artistic (6) - Office	75541	Building	1.050
Metal Erection - Decorative or Artistic (6) - Office	75541	BPP	1.470
Metal Erection - Decorative or Artistic (6) - Shop	75551	Liability	1.050
Metal Erection - Decorative or Artistic (6) - Shop	75551	Building	1.050
Metal Erection - Decorative or Artistic (6) - Shop	75551	BPP	1.470
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Office	75601	Liability	0.840
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Office	75601	Building	1.050
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Office	75601	BPP	1.470
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Shop	75611	Liability	0.840
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Shop	75611	Building	1.050
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Shop	75611	BPP	1.470
Painting - Interior Buildings or Structures (8) - Office	75631	Liability	0.840
Painting - Interior Buildings or Structures (8) - Office	75631	Building	1.050

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Painting - Interior Buildings or Structures (8) - Office	75631	BPP	1.470
Painting - Interior Buildings or Structures (8) - Shop	75641	Liability	0.840
Painting - Interior Buildings or Structures (8) - Shop	75641	Building	1.050
Painting - Interior Buildings or Structures (8) - Shop	75641	BPP	1.470
Paper Hanging - Office	75691	Liability	0.998
Paper Hanging - Office	75691	Building	1.050
Paper Hanging - Office	75691	BPP	1.470
Paper Hanging - Shop	75701	Liability	0.998
Paper Hanging - Shop	75701	Building	1.050
Paper Hanging - Shop	75701	BPP	1.470
Permanent Yards - Maintenance or Storage (9)	74361	Liability	1.050
Permanent Yards - Maintenance or Storage (9)	74361	Building	1.050
Permanent Yards - Maintenance or Storage (9)	74361	BPP	1.470
Plastering or Stucco Work - Office	75751	Liability	0.893
Plastering or Stucco Work - Office	75751	Building	1.050
Plastering or Stucco Work - Office	75751	BPP	1.470
Plastering or Stucco Work - Shop	75761	Liability	0.893
Plastering or Stucco Work - Shop	75761	Building	1.050
Plastering or Stucco Work - Shop	75761	BPP	1.470
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Office	75781	Liability	1.344
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Office	75781	Building	1.075
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Office	75781	BPP	1.505
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Shop	75791	Liability	1.344
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Shop	75791	Building	1.075
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Shop	75791	BPP	1.505
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Office	75811	Liability	1.344
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Office	75811	Building	1.075
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Office	75811	BPP	1.505
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Shop	75821	Liability	1.344
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Shop	75821	Building	1.075
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Shop	75821	BPP	1.505
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Office	75871	Liability	1.050
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Office	75871	Building	1.050
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Office	75871	BPP	1.470
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Shop	75881	Liability	1.050
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Shop	75881	Building	1.050
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Shop	75881	BPP	1.470
Residential Cleaning Services including office cleaning - Office	76221	Liability	1.050
Residential Cleaning Services including office cleaning - Office	76221	Building	1.050
Residential Cleaning Services including office cleaning - Office	76221	BPP	1.470
Residential Cleaning Services including office cleaning.- Shop	76231	Liability	1.050
Residential Cleaning Services including office cleaning.- Shop	76231	Building	1.050
Residential Cleaning Services including office cleaning.- Shop	76231	BPP	1.470
Roofing - Residential - Office	75931	Liability	1.050
Roofing - Residential - Office	75931	Building	1.050
Roofing - Residential - Office	75931	BPP	1.470
Roofing - Residential - Shop	75941	Liability	1.050
Roofing - Residential - Shop	75941	Building	1.050
Roofing - Residential - Shop	75941	BPP	1.470
Septic Tank Systems- Cleaning. Includes repair but no excavation -Office	75961	Liability	1.313
Septic Tank Systems- Cleaning. Includes repair but no excavation -Office	75961	Building	1.050

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Septic Tank Systems- Cleaning. Includes repair but no excavation -Office	75961	BPP	1.470
Septic Tank Systems- Cleaning. Includes repair but no excavation- Shop	75971	Liability	1.313
Septic Tank Systems- Cleaning. Includes repair but no excavation- Shop	75971	Building	1.050
Septic Tank Systems- Cleaning. Includes repair but no excavation- Shop	75971	BPP	1.470
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Office	76021	Liability	1.155
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Office	76021	Building	1.050
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Office	76021	BPP	1.470
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Shop	76031	Liability	1.155
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Shop	76031	Building	1.050
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Shop	76031	BPP	1.470
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Office	76051	Liability	1.050
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Office	76051	Building	1.050
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Office	76051	BPP	1.470
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Shop	76061	Liability	1.050
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Shop	76061	Building	1.050
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Shop	76061	BPP	1.470
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Office	76111	Liability	0.735
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Office	76111	Building	1.050
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Office	76111	BPP	1.470
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Shop	76121	Liability	0.735
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Shop	76121	Building	1.050
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Shop	76121	BPP	1.470
Window Cleaning - 3 stories or less in height- Office	76171	Liability	1.050
Window Cleaning - 3 stories or less in height- Office	76171	Building	1.050
Window Cleaning - 3 stories or less in height- Office	76171	BPP	1.470
Window Cleaning - 3 stories or less in height- Shop	76181	Liability	1.050
Window Cleaning - 3 stories or less in height- Shop	76181	Building	1.050
Window Cleaning - 3 stories or less in height- Shop	76181	BPP	1.470
-D- CLASSIFICATIONS			
Dairy Products or Butter and Egg Stores (Including Ice Cream)	54516	Liability	0.820
Dairy Products or Butter and Egg Stores (Including Ice Cream)	54516	Building	1.000
Dairy Products or Butter and Egg Stores (Including Ice Cream)	54516	BPP	1.000
Delicatessens - Primarily retailing a range of grocery items and meats (Use Fast Food or Limited Cooking Restaurant classification for Delicatessen restaurants.)	54116	Liability	0.820
Delicatessens - Primarily retailing a range of grocery items and meats (Use Fast Food or Limited Cooking Restaurant classification for Delicatessen restaurants.)	54116	Building	1.000
Delicatessens - Primarily retailing a range of grocery items and meats (Use Fast Food or Limited Cooking Restaurant classification for Delicatessen restaurants.)	54116	BPP	1.000
Dental Laboratories	71444	Liability	1.050
Dental Laboratories	71444	Building	1.050
Dental Laboratories	71444	BPP	1.050
Department Stores	53127	Liability	0.820
Department Stores	53127	Building	1.000
Department Stores	53127	BPP	1.000
Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	50291	Liability	1.000
Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	50291	Building	1.000
Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	50291	BPP	1.000
Drugstores	59116	Liability	1.000
Drugstores	59116	Building	1.000
Drugstores	59116	BPP	1.000
Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)	53985	Liability	1.000
Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)	53985	Building	1.000
Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)	53985	BPP	1.000
Dwellings - 1-4 family, no office or mercantile	65141	Liability	1.350
Dwellings - 1-4 family, no office or mercantile	65141	Building	1.226
Dwellings - 1-4 family, no office or mercantile	65141	BPP	1.350
Dwellings - 1-4 family, incidental office or mercantile	65142	Liability	1.350

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Dwellings - 1-4 family, incidental office or mercantile	65142	Building	1.226
Dwellings - 1-4 family, incidental office or mercantile	65142	BPP	1.350
Dwellings - Bed & Breakfast	65142	Liability	1.350
Dwellings - Bed & Breakfast	65142	Building	1.226
Dwellings - Bed & Breakfast	65142	BPP	1.350
-E- CLASSIFICATIONS			
Electrical Lighting Stores	59999	Liability	0.820
Electrical Lighting Stores	59999	Building	1.000
Electrical Lighting Stores	59999	BPP	1.000
Electronics Stores	57326	Liability	1.000
Electronics Stores	57326	Building	1.000
Electronics Stores	57326	BPP	1.000
Engraving	71842	Liability	1.050
Engraving	71842	Building	1.050
Engraving	71842	BPP	1.050
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813	Liability	1.000
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813	Building	1.000
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813	BPP	1.000
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813	Liability	1.000
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813	Building	1.000
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813	BPP	1.000
-F- CLASSIFICATIONS			
Fabric - Distributors	50321	Liability	1.000
Fabric - Distributors	50321	Building	1.000
Fabric - Distributors	50321	BPP	1.000
Fabric - Stores	56311	Liability	1.000
Fabric - Stores	56311	Building	1.000
Fabric - Stores	56311	BPP	1.000
Feed, Grain or Hay Dealers	59625	Liability	1.000
Feed, Grain or Hay Dealers	59625	Building	1.000
Feed, Grain or Hay Dealers	59625	BPP	1.000
Fence Dealers	59999	Liability	1.000
Fence Dealers	59999	Building	1.000
Fence Dealers	59999	BPP	1.000
Fertilizer Dealers	59999	Liability	1.000
Fertilizer Dealers	59999	Building	1.000
Fertilizer Dealers	59999	BPP	1.000
Fire Protection Equipment Dealers	59999	Liability	1.000
Fire Protection Equipment Dealers	59999	Building	1.000
Fire Protection Equipment Dealers	59999	BPP	1.000
Floor Covering - Distributors	50351	Liability	0.820
Floor Covering - Distributors	50351	Building	1.000
Floor Covering - Distributors	50351	BPP	1.000
Floor Covering - Stores - Wood or Ceramic Tile Only	57134	Liability	0.820
Floor Covering - Stores - Wood or Ceramic Tile Only	57134	Building	1.000
Floor Covering - Stores - Wood or Ceramic Tile Only	57134	BPP	1.000
Floor Covering - Stores - Except Wood or Ceramic Tile Only	57134	Liability	0.820
Floor Covering - Stores - Except Wood or Ceramic Tile Only	57134	Building	1.000
Floor Covering - Stores - Except Wood or Ceramic Tile Only	57134	BPP	1.000
Florists - Distributors	50381	Liability	0.820
Florists - Distributors	50381	Building	1.000
Florists - Distributors	50381	BPP	1.000
Florists - Retail	59685	Liability	0.820
Florists - Retail	59685	Building	1.000
Florists - Retail	59685	BPP	1.000
Fruit or Vegetable -Distributors	50391	Liability	0.820
Fruit or Vegetable -Distributors	50391	Building	1.000
Fruit or Vegetable -Distributors	50391	BPP	1.000
Fruit or Vegetable - Dealers	54315	Liability	0.820
Fruit or Vegetable - Dealers	54315	Building	1.000
Fruit or Vegetable - Dealers	54315	BPP	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Funeral Homes or Chapels	71865	Liability	0.940
Funeral Homes or Chapels	71865	Building	0.940
Funeral Homes or Chapels	71865	BPP	0.940
Fur - Garments and Pelts - Retail Only	56814	Liability	1.000
Fur - Garments and Pelts - Retail Only	56814	Building	1.000
Fur - Garments and Pelts - Retail Only	56814	BPP	1.000
Furniture - Upholstered - Retail Only	57121	Liability	1.000
Furniture - Upholstered - Retail Only	57121	Building	1.000
Furniture - Upholstered - Retail Only	57121	BPP	1.000
Furniture - Wood or Metal - Retail Only	57128	Liability	1.000
Furniture - Wood or Metal - Retail Only	57128	Building	1.000
Furniture - Wood or Metal - Retail Only	57128	BPP	1.000
-G- CLASSIFICATIONS			
Gardening and Light Farming Supply - Distributors	50471	Liability	1.000
Gardening and Light Farming Supply - Distributors	50471	Building	1.000
Gardening and Light Farming Supply - Distributors	50471	BPP	1.000
Gardening and Light Farming Supply - Retail	59698	Liability	1.000
Gardening and Light Farming Supply - Retail	59698	Building	1.000
Gardening and Light Farming Supply - Retail	59698	BPP	1.000
Gift Shops	59994	Liability	1.000
Gift Shops	59994	Building	1.000
Gift Shops	59994	BPP	1.000
Glass Dealers and Glaziers - Retail Only	57155	Liability	0.820
Glass Dealers and Glaziers - Retail Only	57155	Building	1.000
Glass Dealers and Glaziers - Retail Only	57155	BPP	1.000
Grocery - Distributors	50481	Liability	1.000
Grocery - Distributors	50481	Building	1.000
Grocery - Distributors	50481	BPP	1.000
Grocery - Stores - With an area at least 4,000 square feet - Without Gasoline Sales	54321	Liability	1.000
Grocery - Stores - With an area at least 4,000 square feet - Without Gasoline Sales	54321	Building	1.000
Grocery - Stores - With an area at least 4,000 square feet - Without Gasoline Sales	54321	BPP	1.000
Grocery - Stores - With an area at least 4,000 square feet - With Gasoline Sales	54331	Liability	1.000
Grocery - Stores - With an area at least 4,000 square feet - With Gasoline Sales	54331	Building	1.000
Grocery - Stores - With an area at least 4,000 square feet - With Gasoline Sales	54331	BPP	1.000
Grocery - Stores - With an area less than 4,000 square feet - Without Gasoline Sales	54341	Liability	1.000
Grocery - Stores - With an area less than 4,000 square feet - Without Gasoline Sales	54341	Building	1.000
Grocery - Stores - With an area less than 4,000 square feet - Without Gasoline Sales	54341	BPP	1.000
Grocery - Stores - With an area less than 4,000 square feet - With Gasoline Sales	54351	Liability	1.000
Grocery - Stores - With an area less than 4,000 square feet - With Gasoline Sales	54351	Building	1.000
Grocery - Stores - With an area less than 4,000 square feet - With Gasoline Sales	54351	BPP	1.000
-H- CLASSIFICATIONS			
Hardware and Tools - Distributors	50501	Liability	1.000
Hardware and Tools - Distributors	50501	Building	1.000
Hardware and Tools - Distributors	50501	BPP	1.000
Hardware and Tools - Retail	52512	Liability	1.000
Hardware and Tools - Retail	52512	Building	1.000
Hardware and Tools - Retail	52512	BPP	1.000
Health or Natural Food Stores - With an area at least 4000 square feet	54127	Liability	0.820
Health or Natural Food Stores - With an area at least 4000 square feet	54127	Building	1.000
Health or Natural Food Stores - With an area at least 4000 square feet	54127	BPP	1.000
Health or Natural Food Stores - With an area less than 4000 square feet	54136	Liability	0.820
Health or Natural Food Stores - With an area less than 4000 square feet	54136	Building	1.000
Health or Natural Food Stores - With an area less than 4000 square feet	54136	BPP	1.000
Hearing Aid - Distributors	50571	Liability	1.000
Hearing Aid - Distributors	50571	Building	1.000
Hearing Aid - Distributors	50571	BPP	1.000
Hearing Aid - Retail	59974	Liability	1.000
Hearing Aid - Retail	59974	Building	1.000
Hearing Aid - Retail	59974	BPP	1.000

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Heating or Combined Heating and Air Conditioning equipment - Distributors Only	50581	Liability	0.820
Heating or Combined Heating and Air Conditioning equipment - Distributors Only	50581	Building	1.000
Heating or Combined Heating and Air Conditioning equipment - Distributors Only	50581	BPP	1.000
Hobby, Craft or Artists' Supply - Distributors	50641	Liability	1.000
Hobby, Craft or Artists' Supply - Distributors	50641	Building	1.000
Hobby, Craft or Artists' Supply - Distributors	50641	BPP	1.000
Hobby, Craft or Artists' Supply - Retail	59995	Liability	1.000
Hobby, Craft or Artists' Supply - Retail	59995	Building	1.000
Hobby, Craft or Artists' Supply - Retail	59995	BPP	1.000
Home Furnishings Stores	57224	Liability	1.000
Home Furnishings Stores	57224	Building	1.000
Home Furnishings Stores	57224	BPP	1.000
Home Improvement Stores	53989	Liability	0.820
Home Improvement Stores	53989	Building	1.000
Home Improvement Stores	53989	BPP	1.000
-J- CLASSIFICATIONS			
Janitorial Supplies - Distributors	50651	Liability	1.000
Janitorial Supplies - Distributors	50651	Building	1.000
Janitorial Supplies - Distributors	50651	BPP	1.000
Janitorial Supplies - Retail	59999	Liability	0.820
Janitorial Supplies - Retail	59999	Building	1.000
Janitorial Supplies - Retail	59999	BPP	1.000
Jewelry - Distributors	50661	Liability	1.000
Jewelry - Distributors	50661	Building	1.000
Jewelry - Distributors	50661	BPP	1.000
Jewelry - Repair	71941	Liability	1.050
Jewelry - Repair	71941	Building	1.050
Jewelry - Repair	71941	BPP	1.050
Jewelry - Retail - Costume	59715	Liability	1.000
Jewelry - Retail - Costume	59715	Building	1.000
Jewelry - Retail - Costume	59715	BPP	1.000
Jewelry - Retail - Precious	59715	Liability	1.000
Jewelry - Retail - Precious	59715	Building	1.000
Jewelry - Retail - Precious	59715	BPP	1.000
Junk Dealers	59981	Liability	1.000
Junk Dealers	59981	Building	1.000
Junk Dealers	59981	BPP	1.000
-L- CLASSIFICATIONS			
Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	Liability	1.050
Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	Building	1.050
Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	BPP	1.050
Laundry and Dry Cleaning Stores - Using petroleum solvents (including Stoddard type solvents and other combustible hydrocarbon solvents) and having less than 3 pick-up stations	09501	Liability	1.000
Laundry and Dry Cleaning Stores - Using petroleum solvents (including Stoddard type solvents and other combustible hydrocarbon solvents) and having less than 3 pick-up stations	09501	Building	1.000
Laundry and Dry Cleaning Stores - Using petroleum solvents (including Stoddard type solvents and other combustible hydrocarbon solvents) and having less than 3 pick-up stations	09501	BPP	1.000
Laundry and Dry Cleaning Stores - Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	09521	Liability	1.000
Laundry and Dry Cleaning Stores - Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	09521	Building	1.000
Laundry and Dry Cleaning Stores - Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	09521	BPP	1.000
Laundromat (Self-service)- Supervised	09531	Liability	1.000
Laundromat (Self-service)- Supervised	09531	Building	1.000
Laundromat (Self-service)- Supervised	09531	BPP	1.000
Laundromat (Self-service)- Non-supervised	09541	Liability	1.000
Laundromat (Self-service)- Non-supervised	09541	Building	1.000
Laundromat (Self-service)- Non-supervised	09541	BPP	1.000
Leather Products or Hide Stores - Retail only	56992	Liability	1.000
Leather Products or Hide Stores - Retail only	56992	Building	1.000
Leather Products or Hide Stores - Retail only	56992	BPP	1.000
Lithographing	71855	Liability	1.050

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Lithographing	71855	Building	1.050
Lithographing	71855	BPP	1.050
Locksmiths	52512	Liability	1.000
Locksmiths	52512	Building	1.000
Locksmiths	52512	BPP	1.000
Luggage Goods - Retail Only	59999	Liability	0.820
Luggage Goods - Retail Only	59999	Building	1.000
Luggage Goods - Retail Only	59999	BPP	1.000
-M- CLASSIFICATIONS			
Machinery or Equipment Dealers - Farm Type Only	59695	Liability	1.000
Machinery or Equipment Dealers - Farm Type Only	59695	Building	1.000
Machinery or Equipment Dealers - Farm Type Only	59695	BPP	1.000
Mail Box or Packaging Stores - Packing and Preparing Goods For Shipping	71837	Liability	1.050
Mail Box or Packaging Stores - Packing and Preparing Goods For Shipping	71837	Building	1.050
Mail Box or Packaging Stores - Packing and Preparing Goods For Shipping	71837	BPP	1.050
Mail Box or Packaging Stores - Packaging Services (Except packing and crating for transportation)	71837	Liability	1.050
Mail Box or Packaging Stores - Packaging Services (Except packing and crating for transportation)	71837	Building	1.050
Mail Box or Packaging Stores - Packaging Services (Except packing and crating for transportation)	71837	BPP	1.050
Mail Order Houses - Retail Only	59999	Liability	0.820
Mail Order Houses - Retail Only	59999	Building	1.000
Mail Order Houses - Retail Only	59999	BPP	1.000
Mailing or Addressing Companies - Direct Mailing Companies	71837	Liability	1.050
Mailing or Addressing Companies - Direct Mailing Companies	71837	Building	1.050
Mailing or Addressing Companies - Direct Mailing Companies	71837	BPP	1.050
Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	71837	Liability	1.050
Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	71837	Building	1.050
Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	71837	BPP	1.050
Marble Products - Retail only	59999	Liability	0.820
Marble Products - Retail only	59999	Building	1.000
Marble Products - Retail only	59999	BPP	1.000
Meat, Fish, Poultry or Seafood - Distributors - Fish or Seafood	50671	Liability	0.820
Meat, Fish, Poultry or Seafood - Distributors - Fish or Seafood	50671	Building	1.000
Meat, Fish, Poultry or Seafood - Distributors - Fish or Seafood	50671	BPP	1.000
Meat, Fish, Poultry or Seafood - Distributors - Meat	50671	Liability	0.820
Meat, Fish, Poultry or Seafood - Distributors - Meat	50671	Building	1.000
Meat, Fish, Poultry or Seafood - Distributors - Meat	50671	BPP	1.000
Meat, Fish, Poultry or Seafood - Distributors - Poultry	50671	Liability	0.820
Meat, Fish, Poultry or Seafood - Distributors - Poultry	50671	Building	1.000
Meat, Fish, Poultry or Seafood - Distributors - Poultry	50671	BPP	1.000
Meat, Fish, Poultry or Seafood - Retail	54216	Liability	0.820
Meat, Fish, Poultry or Seafood - Retail	54216	Building	1.000
Meat, Fish, Poultry or Seafood - Retail	54216	BPP	1.000
Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216	Liability	0.820
Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216	Building	1.000
Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216	BPP	1.000
Medical, Hospital and Surgical Supply - Retail Only	50815	Liability	1.000
Medical, Hospital and Surgical Supply - Retail Only	50815	Building	1.000
Medical, Hospital and Surgical Supply - Retail Only	50815	BPP	1.000
Metal Dealers	59999	Liability	0.820
Metal Dealers	59999	Building	1.000
Metal Dealers	59999	BPP	1.000
Motels- No Restaurants	69151	Liability	1.000
Motels- No Restaurants	69151	Building	1.000
Motels- No Restaurants	69151	BPP	1.000
Motels-With Limited Cooking Restaurants	69161	Liability	1.000
Motels-With Limited Cooking Restaurants	69161	Building	1.000
Motels-With Limited Cooking Restaurants	69161	BPP	1.000
Motels-With Fast Food Restaurants	69171	Liability	1.000
Motels-With Fast Food Restaurants	69171	Building	1.000
Motels-With Fast Food Restaurants	69171	BPP	1.000
Music Stores - Pre-recorded	57338	Liability	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Music Stores - Pre-recorded	57338	Building	1.000
Music Stores - Pre-recorded	57338	BPP	1.000
Musical Instrument Stores	57334	Liability	1.000
Musical Instrument Stores	57334	Building	1.000
Musical Instrument Stores	57334	BPP	1.000
-N- CLASSIFICATIONS			
Nail Salons	71952	Liability	0.900
Nail Salons	71952	Building	0.900
Nail Salons	71952	BPP	0.900
Newsstands	59935	Liability	1.000
Newsstands	59935	Building	1.000
Newsstands	59935	BPP	1.000
-O- CLASSIFICATIONS (Other than Offices)			
Office Machines or Appliances - Distributors - No Repair	50691	Liability	1.000
Office Machines or Appliances - Distributors - No Repair	50691	Building	1.000
Office Machines or Appliances - Distributors - No Repair	50691	BPP	1.000
Office Machines or Appliances - Retail - No Repair	50925	Liability	1.000
Office Machines or Appliances - Retail - No Repair	50925	Building	1.000
Office Machines or Appliances - Retail - No Repair	50925	BPP	1.000
Optical Goods - Distributors	50721	Liability	1.000
Optical Goods - Distributors	50721	Building	1.000
Optical Goods - Distributors	50721	BPP	1.000
Optical Goods - Retail	59954	Liability	1.000
Optical Goods - Retail	59954	Building	1.000
Optical Goods - Retail	59954	BPP	1.000
-O- OFFICE CLASSIFICATIONS			
Accounting Services - Except CPAs - Office	63611	Liability	0.800
Accounting Services - Except CPAs - Office	63611	Building	0.800
Accounting Services - Except CPAs - Office	63611	BPP	0.800
Accounting Services - Except CPAs - Lessors Risk Only	63611	Liability	0.800
Accounting Services - Except CPAs - Lessors Risk Only	63611	Building	0.800
Accounting Services - Except CPAs - Lessors Risk Only	63611	BPP	0.800
Accounting Services - Except CPAs - Condominium - Office	63621	Liability	0.800
Accounting Services - Except CPAs - Condominium - Office	63621	Building	0.800
Accounting Services - Except CPAs - Condominium - Office	63621	BPP	0.800
Accounting Services - Except CPAs - Condominium - Office - Lessors Risk Only	63621	Liability	0.800
Accounting Services - Except CPAs - Condominium - Office - Lessors Risk Only	63621	Building	0.800
Accounting Services - Except CPAs - Condominium - Office - Lessors Risk Only	63621	BPP	0.800
Accounting Services - CPAs - Office	63631	Liability	0.800
Accounting Services - CPAs - Office	63631	Building	0.800
Accounting Services - CPAs - Office	63631	BPP	0.800
Accounting Services - CPAs - Lessors Risk Only	63631	Liability	0.800
Accounting Services - CPAs - Lessors Risk Only	63631	Building	0.800
Accounting Services - CPAs - Lessors Risk Only	63631	BPP	0.800
Accounting Services - CPAs - Condominium - Office	63641	Liability	0.800
Accounting Services - CPAs - Condominium - Office	63641	Building	0.800
Accounting Services - CPAs - Condominium - Office	63641	BPP	0.800
Accounting Services - CPAs - Condominium - Office - Lessors Risk Only	63641	Liability	0.800
Accounting Services - CPAs - Condominium - Office - Lessors Risk Only	63641	Building	0.800
Accounting Services - CPAs - Condominium - Office - Lessors Risk Only	63641	BPP	0.800
Advertising and Related Services -Office	63651	Liability	0.800
Advertising and Related Services -Office	63651	Building	0.800
Advertising and Related Services -Office	63651	BPP	0.800
Advertising and Related Services - Lessors Risk Only	63651	Liability	0.800
Advertising and Related Services - Lessors Risk Only	63651	Building	0.800
Advertising and Related Services - Lessors Risk Only	63651	BPP	0.800
Advertising and Related Services - Condominium - Office	63661	Liability	0.800
Advertising and Related Services - Condominium - Office	63661	Building	0.800
Advertising and Related Services - Condominium - Office	63661	BPP	0.800
Advertising and Related Services - Condominium - Office - Lessors Risk Only	63661	Liability	0.800

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Advertising and Related Services - Condominium - Office - Lessors Risk Only	63661	Building	0.800
Advertising and Related Services - Condominium - Office - Lessors Risk Only	63661	BPP	0.800
Bookkeeping Services - Office	63671	Liability	0.800
Bookkeeping Services - Office	63671	Building	0.800
Bookkeeping Services - Office	63671	BPP	0.800
Bookkeeping Services - Lessors Risk Only	63671	Liability	0.800
Bookkeeping Services - Lessors Risk Only	63671	Building	0.800
Bookkeeping Services - Lessors Risk Only	63671	BPP	0.800
Bookkeeping Services - Condominium - Office	63681	Liability	0.800
Bookkeeping Services - Condominium - Office	63681	Building	0.800
Bookkeeping Services - Condominium - Office	63681	BPP	0.800
Bookkeeping Services - Condominium - Office - Lessors Risk Only	63681	Liability	0.800
Bookkeeping Services - Condominium - Office - Lessors Risk Only	63681	Building	0.800
Bookkeeping Services - Condominium - Office - Lessors Risk Only	63681	BPP	0.800
Collection Agencies - Office	63691	Liability	0.800
Collection Agencies - Office	63691	Building	0.800
Collection Agencies - Office	63691	BPP	0.800
Collection Agencies - Lessors Risk Only	63691	Liability	0.800
Collection Agencies - Lessors Risk Only	63691	Building	0.800
Collection Agencies - Lessors Risk Only	63691	BPP	0.800
Collection Agencies - Condominium - Office	63711	Liability	0.800
Collection Agencies - Condominium - Office	63711	Building	0.800
Collection Agencies - Condominium - Office	63711	BPP	0.800
Collection Agencies - Condominium - Office- Lessors Risk Only	63711	Liability	0.800
Collection Agencies - Condominium - Office- Lessors Risk Only	63711	Building	0.800
Collection Agencies - Condominium - Office- Lessors Risk Only	63711	BPP	0.800
Credit Reporting Agencies - Office	63721	Liability	0.800
Credit Reporting Agencies - Office	63721	Building	0.800
Credit Reporting Agencies - Office	63721	BPP	0.800
Credit Reporting Agencies - Lessors Risk Only	63721	Liability	0.800
Credit Reporting Agencies - Lessors Risk Only	63721	Building	0.800
Credit Reporting Agencies - Lessors Risk Only	63721	BPP	0.800
Credit Reporting Agencies - Condominium - Office	63731	Liability	0.800
Credit Reporting Agencies - Condominium - Office	63731	Building	0.800
Credit Reporting Agencies - Condominium - Office	63731	BPP	0.800
Credit Reporting Agencies - Condominium - Office - Lessors Risk Only	63731	Liability	0.800
Credit Reporting Agencies - Condominium - Office - Lessors Risk Only	63731	Building	0.800
Credit Reporting Agencies - Condominium - Office - Lessors Risk Only	63731	BPP	0.800
Detective or Investigative Agencies - Private - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	Liability	1.000
Detective or Investigative Agencies - Private - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	Building	1.000
Detective or Investigative Agencies - Private - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	BPP	1.000
Detective or Investigative Agencies - Private - Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	Liability	0.800
Detective or Investigative Agencies - Private - Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	Building	0.800
Detective or Investigative Agencies - Private - Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	BPP	0.800
Detective or Investigative Agencies - Private - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	Liability	1.000
Detective or Investigative Agencies - Private - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	Building	1.000
Detective or Investigative Agencies - Private - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	BPP	1.000
Detective or Investigative Agencies - Private - Condominium- Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	Liability	0.800

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Detective or Investigative Agencies - Private - Condominium- Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	Building	0.800
Detective or Investigative Agencies - Private - Condominium- Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	BPP	0.800
Employment Agencies - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	Liability	1.000
Employment Agencies - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	Building	1.000
Employment Agencies - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	BPP	1.000
Employment Agencies - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	Liability	0.800
Employment Agencies - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	Building	0.800
Employment Agencies - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	BPP	0.800
Employment Agencies - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	Liability	1.000
Employment Agencies - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	Building	1.000
Employment Agencies - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	BPP	1.000
Employment Agencies - Condominium- Office - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	Liability	0.800
Employment Agencies - Condominium- Office - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	Building	0.800
Employment Agencies - Condominium- Office - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	BPP	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Office	63781	Liability	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Office	63781	Building	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Office	63781	BPP	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Lessors Risk Only	63781	Liability	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Lessors Risk Only	63781	Building	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Lessors Risk Only	63781	BPP	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office	63791	Liability	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office	63791	Building	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office	63791	BPP	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office - Lessors Risk Only	63791	Liability	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office - Lessors Risk Only	63791	Building	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office - Lessors Risk Only	63791	BPP	0.800
Health Maintenance Organizations - Office	63811	Liability	0.800
Health Maintenance Organizations - Office	63811	Building	0.800
Health Maintenance Organizations - Office	63811	BPP	0.800
Health Maintenance Organizations - Lessors Risk Only	63811	Liability	0.800
Health Maintenance Organizations - Lessors Risk Only	63811	Building	0.800
Health Maintenance Organizations - Lessors Risk Only	63811	BPP	0.800
Health Maintenance Organizations - Condominium - Office	63821	Liability	0.800
Health Maintenance Organizations - Condominium - Office	63821	Building	0.800
Health Maintenance Organizations - Condominium - Office	63821	BPP	0.800
Health Maintenance Organizations - Condominium - Office - Lessors Risk Only	63821	Liability	0.800
Health Maintenance Organizations - Condominium - Office - Lessors Risk Only	63821	Building	0.800
Health Maintenance Organizations - Condominium - Office - Lessors Risk Only	63821	BPP	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Office	63831	Liability	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Office	63831	Building	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Office	63831	BPP	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Lessors Risk Only	63831	Liability	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Lessors Risk Only	63831	Building	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Lessors Risk Only	63831	BPP	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office	63841	Liability	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office	63841	Building	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office	63841	BPP	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office - Lessors Risk Only	63841	Liability	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office - Lessors Risk Only	63841	Building	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office - Lessors Risk Only	63841	BPP	0.800
Insurance Agents - Office	63851	Liability	0.800

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Insurance Agents - Office	63851	Building	0.800
Insurance Agents - Office	63851	BPP	0.800
Insurance Agents - Lessors Risk Only	63851	Liability	0.800
Insurance Agents - Lessors Risk Only	63851	Building	0.800
Insurance Agents - Lessors Risk Only	63851	BPP	0.800
Insurance Agents - Condominium - Office	63861	Liability	0.800
Insurance Agents - Condominium - Office	63861	Building	0.800
Insurance Agents - Condominium - Office	63861	BPP	0.800
Insurance Agents - Condominium - Office - Lessors Risk Only	63861	Liability	0.800
Insurance Agents - Condominium - Office - Lessors Risk Only	63861	Building	0.800
Insurance Agents - Condominium - Office - Lessors Risk Only	63861	BPP	0.800
Interior Decorators - Office	63871	Liability	0.800
Interior Decorators - Office	63871	Building	0.800
Interior Decorators - Office	63871	BPP	0.800
Interior Decorators - Lessors Risk Only	63871	Liability	0.800
Interior Decorators - Lessors Risk Only	63871	Building	0.800
Interior Decorators - Lessors Risk Only	63871	BPP	0.800
Interior Decorators - Condominium - Office	63881	Liability	0.800
Interior Decorators - Condominium - Office	63881	Building	0.800
Interior Decorators - Condominium - Office	63881	BPP	0.800
Interior Decorators - Condominium - Office - Lessors Risk Only	63881	Liability	0.800
Interior Decorators - Condominium - Office - Lessors Risk Only	63881	Building	0.800
Interior Decorators - Condominium - Office - Lessors Risk Only	63881	BPP	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	63891	Liability	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	63891	Building	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	63891	BPP	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	63891	Liability	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	63891	Building	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	63891	BPP	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office	63911	Liability	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office	63911	Building	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office	63911	BPP	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office - Lessors Risk Only	63911	Liability	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office - Lessors Risk Only	63911	Building	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office - Lessors Risk Only	63911	BPP	0.800
Lawyers - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	Liability	0.800
Lawyers - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	Building	0.800
Lawyers - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	BPP	0.800
Lawyers - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	Liability	0.800
Lawyers - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	Building	0.800
Lawyers - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	BPP	0.800
Lawyers - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	Liability	0.800
Lawyers - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	Building	0.800
Lawyers - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	BPP	0.800
Lawyers - Condominium - Office- Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	Liability	0.800
Lawyers - Condominium - Office- Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	Building	0.800
Lawyers - Condominium - Office- Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	BPP	0.800
Manufacturers' Representatives - Office	63941	Liability	0.800

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Manufacturers' Representatives - Office	63941	Building	0.800
Manufacturers' Representatives - Office	63941	BPP	0.800
Manufacturers' Representatives -Lessors Risk Only	63941	Liability	0.800
Manufacturers' Representatives -Lessors Risk Only	63941	Building	0.800
Manufacturers' Representatives -Lessors Risk Only	63941	BPP	0.800
Manufacturers' Representatives - Condominium - Office	63951	Liability	0.800
Manufacturers' Representatives - Condominium - Office	63951	Building	0.800
Manufacturers' Representatives - Condominium - Office	63951	BPP	0.800
Manufacturers' Representatives - Condominium - Office - Lessors Risk Only	63951	Liability	0.800
Manufacturers' Representatives - Condominium - Office - Lessors Risk Only	63951	Building	0.800
Manufacturers' Representatives - Condominium - Office - Lessors Risk Only	63951	BPP	0.800
Marine Appraisers or Surveyors - Office	63961	Liability	1.000
Marine Appraisers or Surveyors - Office	63961	Building	1.000
Marine Appraisers or Surveyors - Office	63961	BPP	1.000
Marine Appraisers or Surveyors - Lessors Risk Only	63961	Liability	0.800
Marine Appraisers or Surveyors - Lessors Risk Only	63961	Building	0.800
Marine Appraisers or Surveyors - Lessors Risk Only	63961	BPP	0.800
Marine Appraisers or Surveyors - Condominium- Office	63971	Liability	1.000
Marine Appraisers or Surveyors - Condominium- Office	63971	Building	1.000
Marine Appraisers or Surveyors - Condominium- Office	63971	BPP	1.000
Marine Appraisers or Surveyors - Condominium- Office - Lessors Risk Only	63971	Liability	0.800
Marine Appraisers or Surveyors - Condominium- Office - Lessors Risk Only	63971	Building	0.800
Marine Appraisers or Surveyors - Condominium- Office - Lessors Risk Only	63971	BPP	0.800
Medical Offices - Office	63981	Liability	0.800
Medical Offices - Office	63981	Building	0.800
Medical Offices - Office	63981	BPP	0.800
Medical Offices - Lessors Risk Only	63981	Liability	0.800
Medical Offices - Lessors Risk Only	63981	Building	0.800
Medical Offices - Lessors Risk Only	63981	BPP	0.800
Medical Offices - Condominium - Office	63991	Liability	0.800
Medical Offices - Condominium - Office	63991	Building	0.800
Medical Offices - Condominium - Office	63991	BPP	0.800
Medical Offices - Condominium - Office - Lessors Risk Only	63991	Liability	0.800
Medical Offices - Condominium - Office - Lessors Risk Only	63991	Building	0.800
Medical Offices - Condominium - Office - Lessors Risk Only	63991	BPP	0.800
Not Classified - Office	65171	Liability	0.800
Not Classified - Office	65171	Building	0.800
Not Classified - Office	65171	BPP	0.800
Not Classified - Lessors Risk Only	65171	Liability	0.800
Not Classified - Lessors Risk Only	65171	Building	0.800
Not Classified - Lessors Risk Only	65171	BPP	0.800
Not Classified - Condominium - Office	65231	Liability	0.800
Not Classified - Condominium - Office	65231	Building	0.800
Not Classified - Condominium - Office	65231	BPP	0.800
Not Otherwise Classified - Condominium - Office - Lessors Risk Only	65231	Liability	0.800
Not Otherwise Classified - Condominium - Office - Lessors Risk Only	65231	Building	0.800
Not Otherwise Classified - Condominium - Office - Lessors Risk Only	65231	BPP	0.800
Payroll Accounting Services - Office	64011	Liability	0.800
Payroll Accounting Services - Office	64011	Building	0.800
Payroll Accounting Services - Office	64011	BPP	0.800
Payroll Accounting Services - Lessors Risk Only	64011	Liability	0.800
Payroll Accounting Services - Lessors Risk Only	64011	Building	0.800
Payroll Accounting Services - Lessors Risk Only	64011	BPP	0.800
Payroll Accounting Services - Condominium - Office	64021	Liability	0.800
Payroll Accounting Services - Condominium - Office	64021	Building	0.800
Payroll Accounting Services - Condominium - Office	64021	BPP	0.800
Payroll Accounting Services - Condominium - Office - Lessors Risk Only	64021	Liability	0.800
Payroll Accounting Services - Condominium - Office - Lessors Risk Only	64021	Building	0.800

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Payroll Accounting Services - Condominium - Office - Lessors Risk Only	64021	BPP	0.800
Political Campaign Headquarters or Offices - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	Liability	0.800
Political Campaign Headquarters or Offices - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	Building	0.800
Political Campaign Headquarters or Offices - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	BPP	0.800
Political Campaign Headquarters or Offices - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	Liability	0.800
Political Campaign Headquarters or Offices - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	Building	0.800
Political Campaign Headquarters or Offices - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	BPP	0.800
Political Campaign Headquarters or Offices - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	Liability	0.800
Political Campaign Headquarters or Offices - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	Building	0.800
Political Campaign Headquarters or Offices - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	BPP	0.800
Political Campaign Headquarters or Offices - Condominium - Office - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	Liability	0.800
Political Campaign Headquarters or Offices - Condominium - Office - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	Building	0.800
Political Campaign Headquarters or Offices - Condominium - Office - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	BPP	0.800
Real Estate Agents - Office	64061	Liability	0.800
Real Estate Agents - Office	64061	Building	0.800
Real Estate Agents - Office	64061	BPP	0.800
Real Estate Agents - Lessors Risk Only	64061	Liability	0.800
Real Estate Agents - Lessors Risk Only	64061	Building	0.800
Real Estate Agents - Lessors Risk Only	64061	BPP	0.800
Real Estate Agents - Condominium - Office	64071	Liability	0.800
Real Estate Agents - Condominium - Office	64071	Building	0.800
Real Estate Agents - Condominium - Office	64071	BPP	0.800
Real Estate Agents - Condominium - Office - Lessors Risk Only	64071	Liability	0.800
Real Estate Agents - Condominium - Office - Lessors Risk Only	64071	Building	0.800
Real Estate Agents - Condominium - Office - Lessors Risk Only	64071	BPP	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	64081	Liability	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	64081	Building	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	64081	BPP	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	64081	Liability	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	64081	Building	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	64081	BPP	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office	64091	Liability	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office	64091	Building	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office	64091	BPP	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office - Lessors Risk Only	64091	Liability	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office - Lessors Risk Only	64091	Building	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office - Lessors Risk Only	64091	BPP	0.800
Ticket Agencies - Theatrical - Office	64121	Liability	0.800
Ticket Agencies - Theatrical - Office	64121	Building	0.800
Ticket Agencies - Theatrical - Office	64121	BPP	0.800
Ticket Agencies - Theatrical -Lessors Risk Only	64121	Liability	0.800
Ticket Agencies - Theatrical -Lessors Risk Only	64121	Building	0.800
Ticket Agencies - Theatrical -Lessors Risk Only	64121	BPP	0.800
Ticket Agencies - Theatrical - Condominium - Office	64131	Liability	0.800
Ticket Agencies - Theatrical - Condominium - Office	64131	Building	0.800
Ticket Agencies - Theatrical - Condominium - Office	64131	BPP	0.800
Ticket Agencies - Theatrical - Condominium - Office - Lessors Risk Only	64131	Liability	0.800

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Ticket Agencies - Theatrical - Condominium - Office - Lessors Risk Only	64131	Building	0.800
Ticket Agencies - Theatrical - Condominium - Office - Lessors Risk Only	64131	BPP	0.800
Ticket Agencies - Other Than Theatrical - Office	64141	Liability	0.800
Ticket Agencies - Other Than Theatrical - Office	64141	Building	0.800
Ticket Agencies - Other Than Theatrical - Office	64141	BPP	0.800
Ticket Agencies - Other Than Theatrical -Lessors Risk Only	64141	Liability	0.800
Ticket Agencies - Other Than Theatrical -Lessors Risk Only	64141	Building	0.800
Ticket Agencies - Other Than Theatrical -Lessors Risk Only	64141	BPP	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office	64151	Liability	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office	64151	Building	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office	64151	BPP	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office - Lessors Risk Only	64151	Liability	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office - Lessors Risk Only	64151	Building	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office - Lessors Risk Only	64151	BPP	0.800
Title Agents - Office	64161	Liability	0.800
Title Agents - Office	64161	Building	0.800
Title Agents - Office	64161	BPP	0.800
Title Agents - Lessors Risk Only	64161	Liability	0.800
Title Agents - Lessors Risk Only	64161	Building	0.800
Title Agents - Lessors Risk Only	64161	BPP	0.800
Title Agents - Condominium - Office	64171	Liability	0.800
Title Agents - Condominium - Office	64171	Building	0.800
Title Agents - Condominium - Office	64171	BPP	0.800
Title Agents - Condominium - Office - Lessors Risk Only	64171	Liability	0.800
Title Agents - Condominium - Office - Lessors Risk Only	64171	Building	0.800
Title Agents - Condominium - Office - Lessors Risk Only	64171	BPP	0.800
Veterinarians Office - Office	64181	Liability	0.800
Veterinarians Office - Office	64181	Building	0.800
Veterinarians Office - Office	64181	BPP	0.800
Veterinarians Office - Lessors Risk Only	64181	Liability	0.800
Veterinarians Office - Lessors Risk Only	64181	Building	0.800
Veterinarians Office - Lessors Risk Only	64181	BPP	0.800
Veterinarians Office - Condominium - Office	64191	Liability	0.800
Veterinarians Office - Condominium - Office	64191	Building	0.800
Veterinarians Office - Condominium - Office	64191	BPP	0.800
Veterinarians Office - Condominium - Office - Lessors Risk Only	64191	Liability	0.800
Veterinarians Office - Condominium - Office - Lessors Risk Only	64191	Building	0.800
Veterinarians Office - Condominium - Office - Lessors Risk Only	64191	BPP	0.800
Water Companies - Office	65111	Liability	0.800
Water Companies - Office	65111	Building	0.800
Water Companies - Office	65111	BPP	0.800
Water Companies - Lessors Risk Only	65111	Liability	0.800
Water Companies - Lessors Risk Only	65111	Building	0.800
Water Companies - Lessors Risk Only	65111	BPP	0.800
Water Companies - Condominium - Office	65161	Liability	0.800
Water Companies - Condominium - Office	65161	Building	0.800
Water Companies - Condominium - Office	65161	BPP	0.800
Water Companies - Condominium - Office - Lessors Risk Only	65161	Liability	0.800
Water Companies - Condominium - Office - Lessors Risk Only	65161	Building	0.800
Water Companies - Condominium - Office - Lessors Risk Only	65161	BPP	0.800
-P- CLASSIFICATIONS			
Paint, Wallpaper or Wallcovering Stores	52322	Liability	1.000
Paint, Wallpaper or Wallcovering Stores	52322	Building	1.000
Paint, Wallpaper or Wallcovering Stores	52322	BPP	1.000
Painting, Picture or Frame Stores	59999	Liability	0.820
Painting, Picture or Frame Stores	59999	Building	1.000
Painting, Picture or Frame Stores	59999	BPP	1.000
Paper and Paper Products, Rag or Rubber Stock Dealers - Secondhand	50928	Liability	1.000
Paper and Paper Products, Rag or Rubber Stock Dealers - Secondhand	50928	Building	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Paper and Paper Products, Rag or Rubber Stock Dealers - Secondhand	50928	BPP	1.000
Pawn Shops	59982	Liability	1.000
Pawn Shops	59982	Building	1.000
Pawn Shops	59982	BPP	1.000
Pet Stores	59997	Liability	1.000
Pet Stores	59997	Building	1.000
Pet Stores	59997	BPP	1.000
Photographers	71899	Liability	1.050
Photographers	71899	Building	1.050
Photographers	71899	BPP	1.050
Photographic Equipment - Retail only	59955	Liability	1.000
Photographic Equipment - Retail only	59955	Building	1.000
Photographic Equipment - Retail only	59955	BPP	1.000
Photoengraving	71888	Liability	1.050
Photoengraving	71888	Building	1.050
Photoengraving	71888	BPP	1.050
Plumbing Supplies and Fixtures - Distributors	50741	Liability	0.820
Plumbing Supplies and Fixtures - Distributors	50741	Building	1.000
Plumbing Supplies and Fixtures - Distributors	50741	BPP	1.000
Plumbing Supplies and Fixtures - Retail	59999	Liability	0.820
Plumbing Supplies and Fixtures - Retail	59999	Building	1.000
Plumbing Supplies and Fixtures - Retail	59999	BPP	1.000
Powered Equipment Dealers	50819	Liability	1.000
Powered Equipment Dealers	50819	Building	1.000
Powered Equipment Dealers	50819	BPP	1.000
Precision and Scientific Tools and Instruments - Retail	50811	Liability	1.000
Precision and Scientific Tools and Instruments - Retail	50811	Building	1.000
Precision and Scientific Tools and Instruments - Retail	50811	BPP	1.000
Printing	71912	Liability	1.050
Printing	71912	Building	1.050
Printing	71912	BPP	1.050
-R- CLASSIFICATIONS (Other than Restaurants)			
Refrigeration Equipment - Commercial - Distributors	50771	Liability	0.820
Refrigeration Equipment - Commercial - Distributors	50771	Building	1.000
Refrigeration Equipment - Commercial - Distributors	50771	BPP	1.000
Refrigeration Equipment - Commercial - Retail	59983	Liability	0.820
Refrigeration Equipment - Commercial - Retail	59983	Building	1.000
Refrigeration Equipment - Commercial - Retail	59983	BPP	1.000
Retail Stores (Not Otherwise Classified)	59999	Liability	1.000
Retail Stores (Not Otherwise Classified)	59999	Building	1.000
Retail Stores (Not Otherwise Classified)	59999	BPP	1.000
-R- RESTAURANT CLASSIFICATIONS			
Casual Dining - Bistros, Brasseries and Cafes - With no sales of alcoholic beverages	09611	Liability	0.732
Casual Dining - Bistros, Brasseries and Cafes - With no sales of alcoholic beverages	09611	Building	0.770
Casual Dining - Bistros, Brasseries and Cafes - With no sales of alcoholic beverages	09611	BPP	0.770
Casual Dining - Bistros, Brasseries and Cafes - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09671	Liability	0.732
Casual Dining - Bistros, Brasseries and Cafes - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09671	Building	0.770
Casual Dining - Bistros, Brasseries and Cafes - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09671	BPP	0.770
Casual Dining - Bistros, Brasseries and Cafes - With sales of alcoholic beverages up to 50% of total sales	09621	Liability	0.732
Casual Dining - Bistros, Brasseries and Cafes - With sales of alcoholic beverages up to 50% of total sales	09621	Building	0.770
Casual Dining - Bistros, Brasseries and Cafes - With sales of alcoholic beverages up to 50% of total sales	09621	BPP	0.770
Casual Dining - Diners - With no sales of alcoholic beverages	09631	Liability	0.732
Casual Dining - Diners - With no sales of alcoholic beverages	09631	Building	0.770
Casual Dining - Diners - With no sales of alcoholic beverages	09631	BPP	0.770
Casual Dining - Diners - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09681	Liability	0.732
Casual Dining - Diners - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09681	Building	0.770
Casual Dining - Diners - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09681	BPP	0.770
Casual Dining - Diners - With sales of alcoholic beverages up to 50% of total sales	09641	Liability	0.732
Casual Dining - Diners - With sales of alcoholic beverages up to 50% of total sales	09641	Building	0.770
Casual Dining - Diners - With sales of alcoholic beverages up to 50% of total sales	09641	BPP	0.770

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Casual Dining - Family-style Restaurants - With no sales of alcoholic beverages	09651	Liability	0.732
Casual Dining - Family-style Restaurants - With no sales of alcoholic beverages	09651	Building	0.770
Casual Dining - Family-style Restaurants - With no sales of alcoholic beverages	09651	BPP	0.770
Casual Dining - Family-style Restaurants - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09691	Liability	0.732
Casual Dining - Family-style Restaurants - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09691	Building	0.770
Casual Dining - Family-style Restaurants - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09691	BPP	0.770
Casual Dining - Family-style Restaurants - With sales of alcoholic beverages up to 50% of total sales	09661	Liability	0.732
Casual Dining - Family-style Restaurants - With sales of alcoholic beverages up to 50% of total sales	09661	Building	0.770
Casual Dining - Family-style Restaurants - With sales of alcoholic beverages up to 50% of total sales	09661	BPP	0.770
Fast Food Restaurants - Cafes	09001	Liability	0.732
Fast Food Restaurants - Cafes	09001	Building	0.770
Fast Food Restaurants - Cafes	09001	BPP	0.770
Fast Food Restaurants - Cafeteria Style - Buffet	09021	Liability	0.732
Fast Food Restaurants - Cafeteria Style - Buffet	09021	Building	0.770
Fast Food Restaurants - Cafeteria Style - Buffet	09021	BPP	0.770
Fast Food Restaurants - Chicken	09031	Liability	0.732
Fast Food Restaurants - Chicken	09031	Building	0.770
Fast Food Restaurants - Chicken	09031	BPP	0.770
Fast Food Restaurants - Concession Stands/Snack Bars	09051	Liability	0.732
Fast Food Restaurants - Concession Stands/Snack Bars	09051	Building	0.770
Fast Food Restaurants - Concession Stands/Snack Bars	09051	BPP	0.770
Fast Food Restaurants - Delicatessens and Sandwich Shops	09071	Liability	0.732
Fast Food Restaurants - Delicatessens and Sandwich Shops	09071	Building	0.770
Fast Food Restaurants - Delicatessens and Sandwich Shops	09071	BPP	0.770
Fast Food Restaurants - Donut Shops	09091	Liability	0.732
Fast Food Restaurants - Donut Shops	09091	Building	0.770
Fast Food Restaurants - Donut Shops	09091	BPP	0.770
Fast Food Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09111	Liability	0.732
Fast Food Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09111	Building	0.770
Fast Food Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09111	BPP	0.770
Fast Food Restaurants - Drug Stores	09131	Liability	0.732
Fast Food Restaurants - Drug Stores	09131	Building	0.770
Fast Food Restaurants - Drug Stores	09131	BPP	0.770
Fast Food Restaurants - Hamburger/Malt Shops	09151	Liability	0.732
Fast Food Restaurants - Hamburger/Malt Shops	09151	Building	0.770
Fast Food Restaurants - Hamburger/Malt Shops	09151	BPP	0.770
Fast Food Restaurants - Hotdog Shops	09161	Liability	0.732
Fast Food Restaurants - Hotdog Shops	09161	Building	0.770
Fast Food Restaurants - Hotdog Shops	09161	BPP	0.770
Fast Food Restaurants - Oriental Style	09181	Liability	0.732
Fast Food Restaurants - Oriental Style	09181	Building	0.770
Fast Food Restaurants - Oriental Style	09181	BPP	0.770
Fast Food Restaurants - Other Ethnic Style	09191	Liability	0.732
Fast Food Restaurants - Other Ethnic Style	09191	Building	0.770
Fast Food Restaurants - Other Ethnic Style	09191	BPP	0.770
Fast Food Restaurants - Pizza Shops	09201	Liability	0.732
Fast Food Restaurants - Pizza Shops	09201	Building	0.770
Fast Food Restaurants - Pizza Shops	09201	BPP	0.770
Fast Food Restaurants - Roast Beef	09221	Liability	0.732
Fast Food Restaurants - Roast Beef	09221	Building	0.770
Fast Food Restaurants - Roast Beef	09221	BPP	0.770
Fast Food Restaurants - Seafood	09241	Liability	0.732
Fast Food Restaurants - Seafood	09241	Building	0.770
Fast Food Restaurants - Seafood	09241	BPP	0.770
Fast Food Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09251	Liability	0.732

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Fast Food Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09251	Building	0.770
Fast Food Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09251	BPP	0.770
Fine Dining - With no sales of alcoholic beverages	09421	Liability	0.732
Fine Dining - With no sales of alcoholic beverages	09421	Building	0.770
Fine Dining - With no sales of alcoholic beverages	09421	BPP	0.770
Fine Dining - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09451	Liability	0.732
Fine Dining - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09451	Building	0.770
Fine Dining - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09451	BPP	0.770
Fine Dining - With sales of alcoholic beverages up to 30% of total sales	09431	Liability	0.732
Fine Dining - With sales of alcoholic beverages up to 30% of total sales	09431	Building	0.770
Fine Dining - With sales of alcoholic beverages up to 30% of total sales	09431	BPP	0.770
Fine Dining - With sales of alcoholic beverages more than 30% up to 75% of total sales	09441	Liability	0.732
Fine Dining - With sales of alcoholic beverages more than 30% up to 75% of total sales	09441	Building	0.770
Fine Dining - With sales of alcoholic beverages more than 30% up to 75% of total sales	09441	BPP	0.770
Limited Cooking Restaurants - Cafes	09011	Liability	0.665
Limited Cooking Restaurants - Cafes	09011	Building	0.700
Limited Cooking Restaurants - Cafes	09011	BPP	0.700
Limited Cooking Restaurants - Coffee Bars or Shops	09041	Liability	0.665
Limited Cooking Restaurants - Coffee Bars or Shops	09041	Building	0.700
Limited Cooking Restaurants - Coffee Bars or Shops	09041	BPP	0.700
Limited Cooking Restaurants - Concession Stands/Snack Bars	09061	Liability	0.665
Limited Cooking Restaurants - Concession Stands/Snack Bars	09061	Building	0.700
Limited Cooking Restaurants - Concession Stands/Snack Bars	09061	BPP	0.700
Limited Cooking Restaurants - Delicatessens and Sandwich Shops	09081	Liability	0.665
Limited Cooking Restaurants - Delicatessens and Sandwich Shops	09081	Building	0.700
Limited Cooking Restaurants - Delicatessens and Sandwich Shops	09081	BPP	0.700
Limited Cooking Restaurants - Donut Shops	09101	Liability	0.665
Limited Cooking Restaurants - Donut Shops	09101	Building	0.700
Limited Cooking Restaurants - Donut Shops	09101	BPP	0.700
Limited Cooking Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible restaurant classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09121	Liability	0.665
Limited Cooking Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible restaurant classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09121	Building	0.700
Limited Cooking Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible restaurant classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09121	BPP	0.700
Limited Cooking Restaurants - Drug Stores	09141	Liability	0.665
Limited Cooking Restaurants - Drug Stores	09141	Building	0.700
Limited Cooking Restaurants - Drug Stores	09141	BPP	0.700
Limited Cooking Restaurants - Ice Cream and Yogurt Stores	09171	Liability	0.665
Limited Cooking Restaurants - Ice Cream and Yogurt Stores	09171	Building	0.700
Limited Cooking Restaurants - Ice Cream and Yogurt Stores	09171	BPP	0.700
Limited Cooking Restaurants - Pizza Shops	09211	Liability	0.735
Limited Cooking Restaurants - Pizza Shops	09211	Building	0.735
Limited Cooking Restaurants - Pizza Shops	09211	BPP	0.735
Limited Cooking Restaurants - Salad Bars	09231	Liability	0.665
Limited Cooking Restaurants - Salad Bars	09231	Building	0.700
Limited Cooking Restaurants - Salad Bars	09231	BPP	0.700
Limited Cooking Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09261	Liability	0.665
Limited Cooking Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09261	Building	0.700
Limited Cooking Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09261	BPP	0.700
-S- CLASSIFICATIONS			
Secondhand or Salvage Dealers - Retail only	59999	Liability	1.000

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Secondhand or Salvage Dealers - Retail only	59999	Building	1.000
Secondhand or Salvage Dealers - Retail only	59999	BPP	1.000
Seed Merchants (Including or excluding misdelivery or germination failure.)	59625	Liability	1.000
Seed Merchants (Including or excluding misdelivery or germination failure.)	59625	Building	1.000
Seed Merchants (Including or excluding misdelivery or germination failure.)	59625	BPP	1.000
Self-storage Facilities	09411	Liability	1.000
Self-storage Facilities	09411	Building	1.000
Self-storage Facilities	09411	BPP	1.000
Sewing Machine Stores	57223	Liability	1.000
Sewing Machine Stores	57223	Building	1.000
Sewing Machine Stores	57223	BPP	1.000
Ship Chandler Stores	59999	Liability	1.000
Ship Chandler Stores	59999	Building	1.000
Ship Chandler Stores	59999	BPP	1.000
Shoe Stores - Repair	71926	Liability	1.050
Shoe Stores - Repair	71926	Building	1.050
Shoe Stores - Repair	71926	BPP	1.050
Shoe Stores -Retail	56613	Liability	1.000
Shoe Stores -Retail	56613	Building	1.000
Shoe Stores -Retail	56613	BPP	1.000
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526	Liability	1.000
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526	Building	1.000
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526	BPP	1.000
Stationery or Paper Products Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801	Liability	1.000
Stationery or Paper Products Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801	Building	1.000
Stationery or Paper Products Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801	BPP	1.000
Stationery or Paper Products Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801	Liability	1.000
Stationery or Paper Products Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801	Building	1.000
Stationery or Paper Products Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801	BPP	1.000
Stationery or Paper Products Distributors - Retail	59435	Liability	1.000
Stationery or Paper Products Distributors - Retail	59435	Building	1.000
Stationery or Paper Products Distributors - Retail	59435	BPP	1.000
Straw and Straw Products - Retail Only	59999	Liability	0.820
Straw and Straw Products - Retail Only	59999	Building	1.000
Straw and Straw Products - Retail Only	59999	BPP	1.000
Supermarkets With an area at least 4,000 square feet - Without Gasoline Sales	54221	Liability	1.000
Supermarkets With an area at least 4,000 square feet - Without Gasoline Sales	54221	Building	1.000
Supermarkets With an area at least 4,000 square feet - Without Gasoline Sales	54221	BPP	1.000
Supermarkets With an areaat least 4,000 square feet - With Gasoline Sales	54231	Liability	1.000
Supermarkets With an areaat least 4,000 square feet - With Gasoline Sales	54231	Building	1.000
Supermarkets With an areaat least 4,000 square feet - With Gasoline Sales	54231	BPP	1.000
Supermarkets With an area less than 4,000 square feet - Without Gasoline Sales	54241	Liability	1.000
Supermarkets With an area less than 4,000 square feet - Without Gasoline Sales	54241	Building	1.000
Supermarkets With an area less than 4,000 square feet - Without Gasoline Sales	54241	BPP	1.000
Supermarkets With an area less than 4,000 square feet - With Gasoline Sales	54251	Liability	1.000
Supermarkets With an area less than 4,000 square feet - With Gasoline Sales	54251	Building	1.000
Supermarkets With an area less than 4,000 square feet - With Gasoline Sales	54251	BPP	1.000
Swimming Pools - Retail Only	59999	Liability	1.000
Swimming Pools - Retail Only	59999	Building	1.000
Swimming Pools - Retail Only	59999	BPP	1.000
-T- CLASSIFICATIONS			
Tailoring or Dressmaking Establishments - Custom	71961	Liability	1.050
Tailoring or Dressmaking Establishments - Custom	71961	Building	1.050
Tailoring or Dressmaking Establishments - Custom	71961	BPP	1.050
Taxidermists	71976	Liability	1.050
Taxidermists	71976	Building	1.050
Taxidermists	71976	BPP	1.050

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor
Television or Radio Receiving Set Installation or Repair	71921	Liability	1.050
Television or Radio Receiving Set Installation or Repair	71921	Building	1.050
Television or Radio Receiving Set Installation or Repair	71921	BPP	1.050
Tire Dealers	55313	Liability	1.000
Tire Dealers	55313	Building	1.000
Tire Dealers	55313	BPP	1.000
Tobacco Products Distributors - Leaf	50821	Liability	1.000
Tobacco Products Distributors - Leaf	50821	Building	1.000
Tobacco Products Distributors - Leaf	50821	BPP	1.000
Tobacco Products Distributors - Except Leaf	50821	Liability	1.000
Tobacco Products Distributors - Except Leaf	50821	Building	1.000
Tobacco Products Distributors - Except Leaf	50821	BPP	1.000
Tobacco Products - Retail	59906	Liability	1.000
Tobacco Products - Retail	59906	Building	1.000
Tobacco Products - Retail	59906	BPP	1.000
Townhouse/Garden Apartment LRO, 1-4 family, no office or mercantile	65141	Liability	1.350
Townhouse/Garden Apartment LRO, 1-4 family, no office or mercantile	65141	Building	1.226
Townhouse/Garden Apartment LRO, 1-4 family, no office or mercantile	65141	BPP	1.350
Townhouse/Garden Apartment LRO, 1-4 family, incidental office or mercantile	65142	Liability	1.350
Townhouse/Garden Apartment LRO, 1-4 family, incidental office or mercantile	65142	Building	1.226
Townhouse/Garden Apartment LRO, 1-4 family, incidental office or mercantile	65142	BPP	1.350
Townhouse/Garden Apartment LRO, over 4 family, no office or mercantile	65132	Liability	1.350
Townhouse/Garden Apartment LRO, over 4 family, no office or mercantile	65132	Building	1.226
Townhouse/Garden Apartment LRO, over 4 family, no office or mercantile	65132	BPP	1.350
Townhouse/Garden Apartment LRO, over 4 family, incidental office or mercantile	65133	Liability	1.350
Townhouse/Garden Apartment LRO, over 4 family, incidental office or mercantile	65133	Building	1.226
Townhouse/Garden Apartment LRO, over 4 family, incidental office or mercantile	65133	BPP	1.350
Toys - Distributors	50901	Liability	1.000
Toys - Distributors	50901	Building	1.000
Toys - Distributors	50901	BPP	1.000
Toys - Retail	59998	Liability	1.000
Toys - Retail	59998	Building	1.000
Toys - Retail	59998	BPP	1.000
Trophy Stores	59996	Liability	1.000
Trophy Stores	59996	Building	1.000
Trophy Stores	59996	BPP	1.000
-V- CLASSIFICATIONS			
Variety Stores - Discount Houses	53315	Liability	0.820
Variety Stores - Discount Houses	53315	Building	1.000
Variety Stores - Discount Houses	53315	BPP	1.000
Variety Stores - Five and Ten Cent Stores	53317	Liability	0.820
Variety Stores - Five and Ten Cent Stores	53317	Building	1.000
Variety Stores - Five and Ten Cent Stores	53317	BPP	1.000
Video Stores - Rental	57338	Liability	1.000
Video Stores - Rental	57338	Building	1.000
Video Stores - Rental	57338	BPP	1.000
Video Stores - Sales	57338	Liability	1.000
Video Stores - Sales	57338	Building	1.000
Video Stores - Sales	57338	BPP	1.000
-W- CLASSIFICATIONS			
Wigs - Retail only	59993	Liability	1.000
Wigs - Retail only	59993	Building	1.000
Wigs - Retail only	59993	BPP	1.000
Wood Products - Not Otherwise Classified - Retail only	50943	Liability	1.000
Wood Products - Not Otherwise Classified - Retail only	50943	Building	1.000
Wood Products - Not Otherwise Classified - Retail only	50943	BPP	1.000

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

"Reserved for Future Use"

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

"Reserved for future use"

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
RATING RELATIVITIES AND FACTORS EXCEPTION PAGES

SECTION III – RATING AND ELIGIBILITY RULES

RULE 24.
DEDUCTIBLES

The following is added to **Table 24.C.4.(RF)**:

Fixed Dollar Deductible	Total Building And Business Personal Property Limit Of Insurance	Fixed Dollar Deductible Factor	Windstorm Or Hail Percentage Deductible Factors*		
			1%	2%	5%
25,000	Up to $50,000	0.451	N/A	N/A	N/A
	$50,001 – 250,000	0.596	N/A	N/A	N/A
	$250,001 – 500,000	0.694	N/A	N/A	N/A
	$500,001 – 1,000,000	0.768	N/A	N/A	0.729
	Over $1,000,000	0.834	0.816	0.791	0.755

Table 24.C.4.(RF) Optional Property Deductible Factors (Per Location)

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
RATING RELATIVITIES AND FACTORS EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following is added to Table **29.D.5.c (RF)**:

Policy Limit (000's)	Factor
$300,000	8.190
$500,000	9.328
$1,000,000	10.871
$2,000,000	12.414

Table 29.D.5.c (RF) Condominiums, Co-ops, Associations – Directors And Officers Liability Limits Of Insurance Factors

The Rate Factor Tables for Rule **29.E.1.** do not apply.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
CLASSIFICATION TABLE EXCEPTION PAGES

CLASSIFICATION TABLE

The following classification descriptions have been replaced:

-A- CLASSIFICATIONS

Description	Class Code
Apartment Building	
Apartment Building LRO, flats, common entrance, 1-4 family, no office or mercantile	65144
Apartment Building LRO, flats, common entrance, 1-4 family, incidental office or mercantile	65145
Apartment Building LRO, flats, common entrance, over 4 family, no office or mercantile	65146
Apartment Building LRO, flats, common entrance, over 4 family, incidental office or mercantile	65147

-B- CLASSIFICATIONS

Description	Class Code
Boarding Houses/Rooms	
No mercantile or office occupancy	65132
Mercantile or office occupancy	65133
Three or four family lessor's risk only –no mercantile or office occupancy	65141

-C- CLASSIFICATIONS

Description	Class Code
Condominiums	
Commercial Condominium (Association risk only)	60989
Office Condominium (Association risk only)	60999
Condominium – Apartment Building, flats, common entrance	69145
Condominium – Dwelling, 1-4 family	69145
Condominium – Townhouse/Garden Apartment, private entrances	69145

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
CLASSIFICATION TABLE EXCEPTION PAGES

-C- CLASSIFICATIONS (CONTRACTORS)

Description	Class Code
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops).	
Office	74771
Shop	74781
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed **(5)**.	
Office	74891
Shop	74901
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) **(11)**.	
Office	75781
Shop	75791
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) **(12)**.	
Office	75811
Shop	75821
Residential Cleaning Services including office cleaning.	
Office	76221
Shop	76231
Septic Tank Systems- Cleaning. Includes repair but no excavation.	
Office	75961
Shop	75971

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
CLASSIFICATION TABLE EXCEPTION PAGES

-C- CLASSIFICATIONS (CONTRACTORS) Continued

Description	Class Code
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)	
Office	76051
Shop	76061
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work.	
Office	76111
Shop	76121

-D- CLASSIFICATIONS

Description	Class Code
Dwellings (Lessors Risk Only)	
Dwellings - 1-4 family, no office or mercantile	65141
Dwellings – 1-4 family, incidental office or mercantile	65142
Dwellings – Bed & Breakfast	65142

-T- CLASSIFICATIONS

Description	Class Code
Townhouses or Similar Associations	
Townhouse/Garden Apartment LRO, 1-4 family, no office or mercantile	65141
Townhouse/Garden Apartment LRO, 1-4 family, incidental office or mercantile	65142
Townhouse/Garden Apartment LRO, over 4 family, no office or mercantile	65132
Townhouse/Garden Apartment LRO, over 4 family, incidental office or mercantile	65133

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
LOSS COST PAGES

LOSS COST MULTIPLIER

The following loss costs multipliers shall be used in determining premiums for Businessowners Insurance.

Coverage	Loss Cost Multiplier
Liability:	2.042
Property:	1.698

MAPFRE Insurance Company utilizes the ISO Businessowners Loss Costs indicated below:

ISO Filing Designation Number
BP-2019-RMITL
BP-2019-RLA1
BP-2013-RBILC
BP-2012-RLC12

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
LOSS COST PAGES

ADDITIONAL RULES

RULE A4.
RESIDENTIAL FUEL TANK COVERAGE

The following loss costs apply to D.5.

Limit of Liability	Loss Cost
$300,000	$9
$500,000	$18
$1,000,000	$31

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
LOSS COST PAGES

SECTION I GENERAL RULES

RULE 7.
POLICY WRITING MINIMUM PREMIUM

The Minimum Premium is $500

RULE 8.
ADDITIONAL PREMIUM CHANGES

B. Waiver of Premium
This rule does not apply.

RULE 9.
RETURN PREMIUM CHANGES

B. Waiver of Premium
Grant any return premium due the insured.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
LOSS COST PAGES

SECTION II - COVERAGE FORM RULES

RULE 16.
MANDATORY FORMS, COVERAGE AND LIMITS

Loss Cost	
Loss cost (per $100) for Contractors' Installation	$ 0.53

Table 16.B.4.a.(1)(b)(i)(LC) Contractors' Installation Premium Determination

Coverage	Loss Cost		
	$2,000 Sublimit Option	$1,000 Sublimit Option	$500 Sublimit Option
Loss cost (per $100) for Contractors' Blanket Tools And Equipment	$0.65	$0.62	$0.59

Table 16.B.4.a.(2)(c)(i)i.(LC) Contractors' Tools And Equipment Premium Determination - Blanket Basis

Loss Cost	
Loss cost (per $100) for Contractors' Scheduled Tools And Equipment	$ 0.50

Table 16.B.4.a.(2)(c)(ii)i.(LC) Contractors' Tools And Equipment Premium Determination - Scheduled Basis

Loss Cost	
Loss cost (per $100) for Contractors' Scheduled Tools And Equipment	$1.00

Table 16.B.4.b.(1)(b)(i)(LC) Non-owned Tools And Equipment Premium Determination

Loss Cost	
Additional loss cost (per $100) for Employees' Tools	$1.00

Table 16.B.4.b.(2)(b)(i)(LC) Employees' Tools Premium Determination

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
LOSS COST PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

If Business Personal Property Coverage Is	Loss Cost $5,000 Limit	Loss Cost $10,000 Limit
Included at the location	$ 42	$ 84
Not Included at the location	35	70

Table 29.A.26.c.(LC) Water Back-Up And Sump Overflow Premium Determination (Per Location)

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

SERFF Tracking #:	*MAPF-133647440*	***State Tracking #:***		***Company Tracking #:***	*MA BOP RATE RULE FORM EFF 12/28/2023*

State:	*Massachusetts*	***Filing Company:***	*MAPFRE Insurance Company*
TOI/Sub-TOI:	*05.0 CMP Liability and Non-Liability/05.0002 Businessowners*		
Product Name:	*MA BOP Rate Rule Form Filing eff 12/28/2023*		
Project Name/Number:	*Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/*		

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	This has been signed with a digitized signature.
Attachment(s):	Certificate of Compliance.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	Pol End List PFR-PEL 0120.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Annotated Comparison
Comments:	
Attachment(s):	MA BOP Exception Manual eff 06.23 mu to 12.23.pdf MA 934 Notice of Change of Policy Terms eff 03.16 mu to 12.23.pdf MA 952 Enhancer Endorsement eff 12.21 mu to 12.23.pdf MA 954 Enhancer Plus Endorsement eff 12.21 mu to 12.23.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Form Utilization List
Comments:	
Attachment(s):	Form Util List PFR-FUL 0120.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Base Checklist(s) - Property and Casualty Insurance
Comments:	Signature requirements are met on page 2 of our policy jacket.
Attachment(s):	PFR-B-PAC 01 22 BP 00 03.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	

SERFF Tracking #:	*MAPF-133647440*	***State Tracking #:***		***Company Tracking #:***	*MA BOP RATE RULE FORM EFF 12/28/2023*

State:	*Massachusetts*	***Filing Company:***	*MAPFRE Insurance Company*
TOI/Sub-TOI:	*05.0 CMP Liability and Non-Liability/05.0002 Businessowners*		
Product Name:	*MA BOP Rate Rule Form Filing eff 12/28/2023*		
Project Name/Number:	*Magali Price, Melissa Lajoie, Allison Ratliff, Timothy Zhilyaev, Anne Gaudet, Lisa Moorey/*		

Attachment(s):	SRB-RA0117 (MA BOP 12-28-23).pdf Actuarial Memorandum and Supporting Exhibits (MA BOP 12-28-23).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Statement of Variability
Comments:	This has been signed with a digitized signature.
Attachment(s):	Statement of Variability.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Letter of Authorization
Bypass Reason:	n/a to this filing.
Attachment(s):	
Item Status:	
Status Date:	

MASSACHUSETTS DIVISION OF INSURANCE

CERTIFICATION OF COMPLIANCE

MAPFRE Insurance Company
Please enter the First Filing Company as listed in SERFF, hereinafter referred to as "the Filing Entity."

MAPF-133647440
Please enter the Company Tracking Number or SERFF Tracking Number, hereinafter referred to as "the Filing."

- - - - - - - - - -

I, Kathryn O'Leary, State Filing Specialist I**,**
as a representative of the Filing Entity
duly authorized to give this certification on its behalf,
hereby certify under the pains and penalties of perjury:
the Filing is in compliance with all relevant laws and regulations
of the Commonwealth of Massachusetts.

Kathryn O'Leary

Digitally signed by Kathryn O'Leary
Date: 2023.04.24 14:10:30 -04'00'

Signature

04/24/2023
Date

MASSACHUSETTS DIVISION OF INSURANCE

POLICY ENDORSEMENT LIST

JANUARY 2020 EDITION

Please complete the following for all endorsements submitted/adopted in this filing.

Endorsement Name	Form Number	M/C/E	Advise to Applicant/Insured	Premium/Credit
Sample	ABC 0671 (07/11)	E	Advised by agent/Online quote	No
Enhancer Endorsement	MA 952 12 23	E	Advised by agent	Premium
Enhancer Plus Endorsement	MA 954 12 23	E	Advised by agent	Premium

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION II - COVERAGE FORM RULES

RULE 16.
MANDATORY FORMS, COVERAGE AND LIMITS

The following Rules are amended as follows:

Paragraph **A.3** is added.

A. Mandatory Coverages

3. A contractor risk may have either Contractors' Installation, Tools and Equipment Coverage **BP 07 01** or Business Personal Property coverage with a $5,000 minimum limit.

The introductory text in Paragraph B.4. is replaced by the following:

B. Forms

4. Contractors' Installation, Tools and Equipment Coverage Endorsement BP 07 01
When insuring eligible contractor risks, Endorsement **BP 07 01** must be attached if the insured has not chosen Business Personal Property coverage with a $5,000 minimum limit (refer to Rule 16.A.3.). The following limits are in addition to the Business Personal Property limit of insurance under Section **I** - Property of the Businessowners Coverage Form **BP 00 03**. These limits should not be included in the limit of insurance applicable to Business Personal Property under Section **I** - Property of Form **BP 00 03**.

Paragraph B.8.b. is replaced by:

b. Endorsement
Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties) Endorsement **BP 14 78** may be attached to policies covering rental properties regardless of whether the policy is issued to the owner or tenant.

The following premium determinations are amended:

11. Massachusetts Tenant Relocation Expense Endorsement, BP 01 86
c. Rules
A $10 rate is associated per unit per year.

12. Amendment – Liquor Liability Exclusion – Exception For Scheduled Premises Or Activities Endorsement BP 04 19
c. Rating
There are no rates associated with the Amendment – Liquor Liability Exclusion for Scheduled Activities Endorsement, **BP 04 19**.

The following Rules are added to Paragraph **B**:

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 16.
MANDATORY FORMS, COVERAGE AND LIMITS (Cont~~inue~~'d)

B. Forms

14. Asbestos Exclusion Endorsement MA 011
Attach Asbestos Exclusion **MA 011** to all policies.

15. Lead Exclusion Endorsement MA 012
Attach Lead Exclusion **MA 012** to all policies other than residential Nature of Business.

16. Mold – Limited Fungi Or Bacteria Coverage (Liability) Endorsement

a. Description Of Coverage
This endorsement is attached to all policies and provides $100,000 limited coverage for liability arising out of fungi or bacteria on or within a building structure, including its contents. Coverage provided under this endorsement is subject to a Fungi or Bacteria Aggregate Limit.

b. Endorsement
Use Limited Fungi Or Bacteria Coverage (Liability) Endorsement **BP 05 78.**

c. Premium Determination
There are no rates associated with the **BP 05 78** endorsement.

Paragraph **E.2** is amended as follows:

E. Exclusion – Access or Disclosure Of Confidential Or Personal Information And Data-related Liability- With Limited Bodily Injury Exception Endorsement BP 15 04.

2. Endorsement
Exclusion – Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability – With Limited Bodily Injury Exception Endorsement must be attached to all policies.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION III – RATING AND ELIGIBILITY RULES

RULE 22.
ELIGIBILITY

The following Rules are amended as follows:

Paragraph **A.2.** is replaced with the following:

A. Eligible Occupancies

2. Condominium Commercial/Residential Unit-Owners

Business personal property of owners of condominium commercial units that are used for eligible mercantile, wholesaler, processing, service, office or contractor occupancies. Also included is business personal property of owners of residential condominium units that are leased to others.

Paragraph **A.3.a** and **A.3.b.(1).(2).(3).** are amended as follows:

3. Contractors

a. Contractors listed in the Businessowners Classification Table Section of the manual are the only types eligible for the Businessowners Program. Contractors who engage in a combination of activities or operations are eligible and premium will be allocated by classification. Any of the contractors engaged in the trades described in the Businessowners Classification Table Section of the manual are ineligible if they engage in any combination of activities or types of operations described in Paragraph **22.B.2.**

b. Contractors are subject to the following additional eligibility requirements:

(1) No more than $1,000,000 of annual payroll

(2) No exterior work at a height of over three stories

(3) The total cost of subcontracted work cannot exceed more than 25% of the contractor's total annual gross sales. Subcontracted work greater than 10% up to 25% shall be rated as Subcontracting if subcontractors are adequately insured.

The following is added to Paragraph **A.5.**

5. Mercantile

Mercantile condominium associations are eligible.

Paragraphs **B.1.c.f.g.** are amended as follows:

B. Ineligible Occupancies

1. General

c. Condominium associations other than office, commercial, residential, or mercantile condominiums.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 22.
ELIGIBILITY (Cont~~inue~~'d)

B. Ineligible Occupancies (continued)

f. Household personal property unless rented as part of a residential condominium owner risk.
g. This rule is deleted.

Paragraphs **B.2.b.c.e.(1).(2).f.(3).(7).** are amended as follows:

2. Contractors

b. Contractors who use cranes in their operations unless for HVAC operation and the crane operations are performed by an adequately insured subcontractor.
c. Contractors who repair, install or service or previously repaired, installed or serviced boilers, burglar alarm system, automatic fire extinguishing systems, elevators, or escalators.
e. Contractors who engage in or previously engaged in:
(1) Demolition, blasting wrecking, high pressure boiler work or liquid petroleum gas (LPG) work. Installation of LPG for domestic appliances is permitted.
(2) This restriction is deleted.
f. Contractors who engage in:
(3) This restriction is deleted.
(7) This restriction is deleted.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION III – RATING AND ELIGIBILITY RULES

RULE 23.
PREMIUM DEVELOPMENT – MANDATORY COVERAGES

Paragraph **23.C.4.b.** does not apply.

Premium determination has been added to Paragraph **23.C.6.c.(1)** as follows:

(a) A $250 premium is associated with each playground – indoor or outdoor.
(b) A $250 premium is associated with each amusement area.

The following is added to Paragraph C.6.c.:

(4) Restaurants
Determine the restaurant sales liability factor to be applied for each applicable location based on the sales amount per location.

Sales Per Location	Liability Factor
$0 - $100,000	1.00
$100,001 - $250,000	1.00
$250,001 - $500,000	.93
$500,001 - $1,000,000	.90
$1,000,001 - $1,999,999	.85
$2,000,000 +	.80

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION III – RATING AND ELIGIBILITY RULES

RULE 24.
DEDUCTIBLES

The lead in Paragraph of **24.B. Optional Fixed Dollar Deductibles** is replaced by the following:

Optional fixed dollar deductible amounts of $250, $1,000, $2,500, $5,000, $7,500, $10,000 and $25,000 are available and must be indicated in the Declarations. These optional deductibles apply on a per location basis.

Paragraph **24.C.4.a.** is replaced by the following:

a. Fixed Dollar Deductibles Without Optional Windstorm Or Hail Percentage Deductible
If an optional fixed dollar deductible of $1,000, $2,500, $5,000, $7,500, $10,000 or $25,000 is selected to apply to all causes of loss (including Windstorm or Hail), select the fixed dollar deductible factor shown in Table **24.C.4.(RF)**.

Paragraph **24.C.4.b.(2)** is replaced by the following:

(2) If an optional fixed dollar deductible amount of $1,000, $2,500, $5,000, $7,500, $10,000 or $25,000 is selected to apply to all causes of loss other than Windstorm or Hail and an optional Windstorm or Hail percentage deductible is selected;

Paragraph **24.D.1. Property Damage Liability Deductibles** is amended as follows.

1. Description
Optional property damage liability deductibles of $250, $500, $1,000 and $2,500 are available for Businessowners risks and must be indicated in the Declarations. These deductibles apply on a per occurrence basis. Optional property damage liability deductibles also apply on a per policy basis.

Paragraph **24.D.2.a.** does not apply.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION III – RATING AND ELIGIBILITY RULES

RULE 24.
DEDUCTIBLES (Cont'd)

Paragraph **24.D.3.** is amended as follows.

3. Rules
For classifications that include contractors' painting operations:

a. A mandatory property damage liability deductible of $250 applies;

b. A deductible factor does not apply.

For classifications that include carpentry and plumbing operations:

c. A mandatory property damage liability deductible of $500 applies;

d. ISO established deductible factors apply.

Paragraph **24.D.4.b.** does not apply.

~~**"Reserved for future use"**~~

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 28.
OPTIONAL COVERAGES

The following rules are amended:

Paragraph 28.A.3.a. Automatic Increase In Insurance is amended as follows:

a. Description of Coverage
The limit of insurance under the Businessowners Policy applicable to the building is automatically increased during the policy period by an annual percentage shown in the Declarations. The percentage is 4% unless a higher or lower percentage is shown on the Declarations.

There is no option to eliminate this coverage feature.

Paragraph **28.A.12. Equipment Breakdown Protection Coverage** does not apply.

Paragraph **28.A.17.b**. is amended as follows:

17. Business Personal Property Temporarily in Portable Storage Units

b. Premium Determination
There is no additional premium associated. There is no ability to increase the $10,000 limit that is afforded through the coverage form.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following Rules are amended as follows:

A. Property Endorsements

Paragraph **A.6.c**. premium determination is added.

6. Coverage For Year 2000 Computer-related And Other Electronic Problems

c. Premium Determination

$50.00 Flat Fee applies when the **BP 04 58** is attached to the policy.

Paragraph **A.9. Electronic Commerce (E-Commerce)** does not apply.

Paragraph **A.15.c.** premium determination is added.

15. Loss Of Rental Value – Landlord As Designated Payee

c. Premium Determination

$100 Flat Fee applies when the **BP 05 93** is attached to the policy.

Paragraph **A.24.d.(1)** is amended.

24. Utility Services – Time Element

d. Rates

(1). Rules

The multistate rates apply to both Public Utilities as well as Other Than Public Utilities.

Paragraph **A.26.c.(2)** premium determination is added.

26. Water Back-up And Sump Overflow

c. Premium Determination

(2) Refer to Loss Cost Pages for loss costs for $10,000 Limit.

Paragraph **A.29. Identity Fraud Expense Coverage** does not apply.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

A. Property Endorsements (Continued)

Paragraph **A.31.d.** premium determination is added
31. Discretionary Payroll Expense

d. Premium Determination
$100 Flat Fee applies when the **BP 14 30** is attached to the policy.

Paragraph **A.33. Flood Coverage** does not apply.

Paragraph **A.38.d.** premium determination is added
38. Employee Dishonesty – Named Employee(s)

d. Premium Determination
$250 Flat Annual Fee applies when the **BP 14 83** is attached to the policy.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

"Reserved for future use"

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following Rules are amended as follows:

B. Liability Endorsements

Paragraph **B.1.c.** premium determination is added.

1. Abuse Or Molestation Exclusion

c. Rating

A $25.00 flat reduction is applicable when the **BP 04 39** is attached to the policy.

Paragraph **B.5. Electronic Data** does not apply.

Paragraphs **B.6.a.(3)** and **B.6.b.(3).** premium determinations are added.

6. Employee Benefits

a. Employee Benefits Liability Coverage

(3). Premium Determination

The following rates apply when the **BP 04 98** is attached to the policy:

Limit			
$300,000	**$500,000**	**$1,000,000**	**$2,000,000**
$190	$228	$285	$370

b. Extended Reporting Period Option

(3) Premium Determination

The following rates apply when the **BP 04 99** is attached to the policy:

Limit			
$300,000	**$500,000**	**$1,000,000**	**$2,000,000**
$48	$57	$71	$93

Paragraph **B.7.a.(2)** premium determination is added.

7. Employment-related Practices Liability

a. Employment-related Practices Exclusion Endorsement

(2) A $25.00 flat reduction is applicable when the **BP 04 17** is attached to the policy.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

B. Liability Endorsements (Continued)

Paragraph **B.7.b.** does not apply.

Paragraph **B.8.c.** premium determination is added.

8. Exclusion – Personal and Advertising Injury

c. Rating

A $25.00 flat reduction is applicable when the **BP 04 37** is attached to the policy other than those that the endorsement is mandatory (Detective Agencies, Employment Agencies, etc.).

Paragraph **B.11.c. Hired Auto and Non-owned Auto Liability** premium determination is added.

The following rates apply when **BP 04 04** is attached to the policy:

Limit of Insurance	Hired Auto	Non-owned	Both Coverages
$300,000	$36	$36	$72
$500,000	$46	$46	$92
$1,000,000	$56	$56	$112
$2,000,000	$84	$85	$169

The annual premium is in addition to the policy minimum premium and not subject to Individual Risk Premium Modification (IRPM).

13. Liquor Liability Coverage

Paragraph **B.13.a.(1)** does not apply.

Paragraph **B.13.c.** premium determination is added.

The following rates apply when the **BP 04 89** is attached to the policy:

	Limit			
	$300,000	**$500,000**	**$1,000,000**	**$2,000,000**
Restaurant Operations Rate	7.22	8.38	8.95	11.98
Minimum Premium	$400	$450	$500	$600
Retail Operations Rate	4.01	4.66	5.52	6.66
Minimum Premium	$250	$350	$500	$600

Basis of premium is per $1,000 of liquor sales

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

B. Liability Endorsements (Continued)

The following rates apply when the **BP 14 89** is attached to the policy:

A 15% premium charge of the Liability Premium applies to Liquor Liability – Bring Your Own Alcohol Establishments Coverage.

Paragraph **B.15.c.** premium determination is added.
15. Mold – Fungi Or Bacteria Exclusion (Liability) Endorsement

c. Premium Determination
There are no rates associated with the Fungi Or Bacteria Exclusion (Liability) Endorsement, **BP 05 77**.

Paragraph **B.16. Mold – Limited Fungi or Bacteria Coverage (Liability) does not apply.**

Paragraph **B.17.c.** premium determination is added
17. Newly Acquired Organizations – Businessowners Liability Coverage

c. Premium Determination
There are no rates associated with the Newly Acquired Organizations Endorsement, **BP 04 54**.

18. Pollution Exclusion Endorsements

Paragraphs **B.18.a.b.c. Pollution Exclusion Endorsements** do not apply.

Paragraph **B.18.d.(3)** premium determination is added.
d. Total Pollution Exclusion With A Building Heating Equipment And A Hostile Fire Exception

(3) Premium Determination
There are no rates associated with the Total Pollution Exclusion With A Building Heating Equipment And A Hostile Fire Exception Endorsement, **BP 04 93**.

Paragraph **B.18.e.(3)** premium determination is added.
e. Limited Pollution Liability Extension Endorsement

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

B. Liability Endorsements (Continued)

(3) Premium Determination
There are no rates associated with the Limited Pollution Liability Extension Endorsement, **BP 04 94**.

20. Year 2000 Computer-related Endorsements – Businessowners Liability Coverage

Paragraphs **B.20.c. and B.20.e.** do not apply.

Paragraph **B.21.c.** premium determination is added.

21. Abuse Or Molestation Exclusion – Specified Services

c. Premium Determination
A $25.00 flat reduction is applicable when the **BP 14 11** is attached to the policy.

22. Exclusion – Exterior Insulation And Finish Systems

Paragraph **B.22.b.** is amended as follows:

b. Use Exclusion – Exterior Insulation And Finish Systems Endorsement **BP 14 08**. This Endorsement is mandatory on the Plastering Contractor Classification.

Paragraph **B.22.c.** premium determination is added.

c. Premium Determination
There are no rates associated with the Exclusion – Exterior Insulation And Finish Systems Endorsement, **BP 14 08**.

23. Snow Plow Products – Completed Operations Hazard Coverage

Paragraph **B.23.b.** has been amended as follows.

b. Use Snow Plow Products Completed Operations Hazard Limited Coverage, **MA 016** to limit coverage to 7,500 square feet in a single parking area and Snow Plow Products – Completed Operations Coverage, **BP 14 16** when coverage is not limited to 7,500 square feet within a single parking area.

Paragraph **B.23.c.** premium determination is added.

c. Premium Determination

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

B. Liability Endorsements (Continued)

The following flat rates apply when **MA 016** or **BP 14 16** is attached to the policy:

Limit of Insurance	Premium Per Plow
$300,000	$150
$500,000	$175
$1,000,000	$200
$2,000,000	$400

Paragraph **B.24.c.** premium determination is added.
24. Exclusion – Designated Work

c. Premium Determination
There are no rates associated with the Exclusion – Designated Work Endorsement, **BP 14 21**.

Paragraph **B.25.c.** premium determination is added.
25. Exclusion – Products-completed Operations Hazard

c. Premium Determination
A $25.00 flat reduction is applicable when the **BP 14 22** is attached to the policy

Paragraph **B.26.c.** premium determination is added.
26. Exclusion – Designated Products

c. Premium Determination
There are no rates associated with the Exclusion – Designated Products Endorsement, **BP 14 23**.

Paragraph **B.27.c.** premium determination is added.
27. Designated Location(s) General Aggregate Limit

c. Premium Determination
An annual premium charge of $100 per location is applicable when the **BP 14 17** is attached to the policy. A maximum premium of $500 should apply regardless of the number of locations.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

B. Liability Endorsements (Continued)

Paragraph **B.28.c.** premium determination is added.
28. Exclusion – Personal And Advertising Injury- Lawyers

c. Premium Determination
There are no rates associated with the Limited Exclusion – Personal And Advertising Injury – Lawyers Endorsement, **BP 14 15**.

Paragraph **B.29.c.** premium determination is added.
29. Designated Construction Project(s) General Aggregate Limit

c. Premium Determination
$100 Flat Fee is applicable when the **BP 14 18** is attached to the policy.

Paragraph **B.30.c.** premium determination is added.
30. Exclusion – Damage To Work Performed By Subcontractors On Your Behalf

c. Premium Determination
A $25.00 flat reduction is applicable when the **BP 14 19** is attached to the policy.

Paragraph **B.31.c.** premium determination is added.
31. Exclusion – Damage To Work Performed By Subcontractors On Your Behalf – Designated Sites or Operation

c. Premium Determination
A $25.00 flat reduction is applicable when the **BP 14 20** is attached to the policy

Paragraph **B.32.c.** premium determination is added.
32. Communicable Disease Exclusion

c. Premium Determination
There are no rates associated with the Communicable Disease Exclusion Endorsement, **BP 14 86**.

Paragraph **B.33.c.** premium determination is added.
33. Amendment of Personal And Advertising Injury Definition

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

B. Liability Endorsements (Continued)

c. Premium Determination

There are no rates associated with the Amendment of Personal And Advertising Injury Endorsement, **BP 14 91**.

Paragraph **B.34. Access Or Disclosure Of Confidential Or Personal Information Exclusions** does not apply.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following premium determination rules are added:

C. Additional Insured Endorsements (Liability and Medical Expenses Coverage)

10. Additional Insured- Vendors

c. Premium Determination
$50.00 Flat annual charge applies when the **BP 04 47** is attached to the policy.

11. Additional Insured- Designated Person Or Organization

c. Premium Determination
$30.00 Flat annual charge applies when the **BP 04 48** is attached to the policy.

12. Additional Insured- Engineers, Architects, Or Surveyors Not Engaged By the Named Insured

c. Premium Determination
$30.00 Flat annual charge when the **BP 04 49** is attached to the policy.

13. Additional Insured- Owners, Lessees, Or Contractors

c. Premium Determination
$35.00 Flat annual charge when the **BP 04 50** is attached to the policy.

14. Additional Insured- Owners, Lessees, Or Contractors – With Additional Insured Requirement in Construction Contract

c. Premium Determination
$100.00 Flat annual charge when the **BP 04 51** is attached to the policy.

16. Amendment Of Insured Contract Definition

c. Premium Determination
A $25.00 reduction is applicable when the **BP 05 98** is attached to the policy.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

C. Additional Insured Endorsements (Liability and Medical Expenses Coverage) (Continued)

17. Additional Insured- Owners, Lessees, Or Contractors – Completed Operations

c. Premium Determination
$100 Flat annual charge when the **BP 14 02** is attached to the policy.

18. Additional Insured- Grantor Of Franchise Endorsement

c. Premium Determination
$35.00 Flat annual charge when the **BP 14 05** is attached to the policy.

19. Additional Insured- Owners, Lessees, Or Contractors – With Additional Insured Requirement for Others Parties in Construction Contract

c. Premium Determination
$100 Flat annual charge when the **BP 14 87** is attached to the policy.

Paragraph **C.20. Primary And Noncontributory – Other Insurance Condition** does not apply.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following Rules are amended as follows:

D. Endorsements Applicable To Specific Classes

Paragraphs **D.3.a. Barber Shops and Hair Salons Professional Liability** and **D.3.b. Beauty Salons Professional Liability** do not apply.

Paragraph **D.3.c.** premium determination is added.

3. Professional Liability Endorsements

c. Funeral Directors Professional Liability

(3) Premium Determination

The following rates apply when **BP 08 02** is attached to the policy:

Professional Class	Business Liability Limit	Premium
Funeral Directors	$300,000	$50
	$500,000	$100
	$1,000,000	$150
	$2,000,000	$250

Paragraph **D.3.d.** premium determination is added.

d. Optical And Hearing Aid Establishments

(3) Premium Determination

The following rates apply when **BP 08 03** is attached to the policy:

Limit			
$300K/$600K	**$500K/$1MM**	**$1MM/$2M**	**$2MM/$4MM**
$30	$50	$100	$200

Premium is per Optometrist.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

D. Endorsements Applicable To Specific Classes (Continued)

3. Professional Liability Endorsements (Continued)

Paragraph **D.3.f.** premium determination is added.

f. Printer's Errors And Omissions Liability

(3) Premium Determination

The following rates apply when **BP 08 04** is attached to the policy:

Limit			
$300,000	**$500,000**	**$1,000,000**	**$2,000,000**
$125	$175	$250	$325

Paragraph **D.4. Seed Merchant Endorsements** does not apply**.**

Paragraph **D.5.f.** premium determination is added.

5. Condominiums, Co-ops, Associations – Directors And Officers Liability Endorsement

f. Premium Determination

Premium is determined as follows:
Base Rate x (ILF – Deductible Factor) x Number of Units = Premium
(Subject to minimum premium when applicable)

$10,000 Base Rate (Per Unit)	$0.45

See Rate Factor Exception Pages for updated Increased Limit Factor **Table 29.D.5.c (RF)**

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

D. Endorsements Applicable To Specific Classes (Continued)

Minimum Premiums are as follows:

Policy Limit (000's)	Minimum Premium
$10,000	$20
$25,000	$40
$50,000	$75
$75,000	$100
$100,000	$125
$300,000	$175
$500,000	$200
$1,000,000	$225
$2,000,000	$250

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

E. Other Endorsements

Paragraph **E.1. Information Services** does not apply.

2. Unmanned Aircraft

a. Liability Options

(1) Endorsements

Paragraph E.2.a.(1)(b) Designated Unmanned Aircraft Coverage does not apply.

The following Premium Determination is added to **E.2.a.(2):**

(2) Premium Determination

There is no rate associated with the Exclusion – Unmanned Aircraft Endorsement, **BP 15 11**.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following Additional Endorsement rules are added:

F. Additional Endorsements

1. Enhancer Endorsement

a) Description of Coverage
The Enhancer Endorsement combines the following ~~fifteen~~ coverages into one Endorsement:

Coverage	Limits
Accounts Receivable	$~~2~~35,000/$~~5~~10,000
~~Arson Reward~~	~~$10,000*~~
Employee Dishonesty	$10,000
Fine Arts	$10,000
Fire Department Service Charge	$~~5~~7,~~0~~500*
Key Replacement and Lock Rep~~lacement~~air	$1,000*
Money ~~&~~and Securities	$10,000/$10,000
Money Orders~~/~~and "Counterfeit Money"~~Paper Currency~~	$~~5~~6,000
Ord or Law – Coverage 1 - Undamaged Portion	$100,000 (Combined)
Ord or Law – Coverage 2 - Demolition Cost	
Ord or Law – Coverage 3 - Increased Cost of Construction	
Ord or Law – Coverage 4 - Tenants Improvements	
Outdoor Property ($1,000 limit per item)	$1~~0~~2,~~0~~500
Outdoor Signs	$5,000
Personal Property Of Others	$10,000
Personal Property Off Premises	$~~1~~25,000
Reward Coverage	$10,000*
Valuable Papers and Records	$~~2~~35,000/$~~5~~10,000
Water Backup of Sewers ~~&~~or Drains	$10,000

All coverages marked with an asterisk (*) have no deductible

b) Endorsement
Use Enhancer Endorsement **MA 952**. This endorsement is available to all Nature of Business other than contractors.

c) Premium Determination
A $75 flat annual premium per location applies.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

2. Enhancer Plus Endorsement

a. Description of Coverage
The Enhancer Plus Endorsement combines a variety of coverages into one Endorsement:

Coverage	Limits
Accounts Receivable	$~~2~~35,000/$~~5~~10,000
Business Income From Dependent Properties	$10,000
Debris Removal	$~~25~~50,000
Distance Extension	1,000 feet
Employee Dishonesty	$25,000
Extended Business Income	90 Days
Fine Arts	$25,000
Fire Department Service Charge	$1~~0~~2,~~0~~500*
Fire Extinguisher Systems Recharge Expense	$7,500
Forgery Or Alteration	$5,000
Key Replacement and Lock Rep~~lacement~~air	$2,500*
Money ~~&~~and Securities	$10,000/$10,000
Money Orders~~/~~ and "Counterfeit ~~Paper Currency~~ Money"	$~~7~~8,500
Newly Acquired or Constructed Property - Period of Coverage	60 Days
Newly Acquired or Constructed Property - Buildings	$500,000
Newly Acquired or Constructed Property - BPP	$250,000
Ord or Law – Coverage 1 -Undamaged Portion	Building Limit
Ord or Law – Coverage 2 - Demolition Cost	$250,000 (Combined)
Ord or Law – Coverage 3 - Increased Cost of Construction	
Ord or Law – Coverage 4 - Tenants Improvements	
Outdoor Property ($1,000 limit per item)	$12~~0~~,~~0~~500
Outdoor Signs	$10,000
Personal Effects	$5,000
Personal Property Of Others	$10,000
Personal Property Off Premises	$~~2~~35,000
Reward Coverage	$10,000*
Spoilage	$5,000
Utility Services – Direct Damage	$10,000 (Excl overhead lines)
Utility Services – Time Element	$5,000 (Excl overhead lines)
Valuable Papers and Records	$~~2~~35,000/$~~5~~10,000
Water Backup of Sewers ~~&~~or Drains	$10,000

All coverages marked with an asterisk (*) have no deductible

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

b. Endorsement
Use Enhancer Endorsement Plus **MA 954**. This endorsement is available to all Nature of Business other than Contractors.

c. Premium Determination
A $250 annual premium applies for the first location and $100 for each additional location.

3. Equipment Breakdown Protection Coverage

a. Description of Coverage
The Equipment Breakdown Endorsement provides coverage for fortuitous breakdown of pressure, mechanical and electrical equipment. The base rate includes $25,000 of coverage for the following sublimited coverages:
Expediting Expense
Hazardous Substances
Spoilage
Data Restoration

The Equipment Breakdown Endorsement is mandatory on all Businessowners policies (except Special Trade Contractor Risks) with no opt out option available.

b. Deductible Options
(1) Follows the MAPFRE Insurance Company BOP Deductibles.
(2) $500 minimum, except $1,000 for restaurants and grocery/convenience stores.

c. Premium Determination
Total BOP Property Premium multiplied by 5.24%

d. Form
Use MAPFRE endorsement **MA 2022 and MA 2022a**.

4. Barbers and Beauticians or Personal Enhancement Shops Professional Liability

a. Description of Coverage
This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury and advertising injury or other injury which results from the rendering of or failure to render professional services in the operation of a barber shop, beauty salon, nail salon or personal enhancement facility.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

b. Endorsement
Use Barbers and Beauticians or Personal Enhancement Professional Liability Endorsement, **MA 003**.

c. Premium Determination
See chart for the rate of Per Full-Time and Per Part-Time barber or beautician and and/or personal enhancement professional.

Barbers & Beauticians Professional Liability

Professional Class	Business Liability Limit	Premium	
Barbers		Per Full Time	Per Part Time
	$300,000	$10	$ 5
	$500,000	$15	$10
	$1,000,000	$20	$15
	$2,000,000	$30	$25
Beauticians & Personal Enhancement		Per Full Time	Per Part Time
	$300,000	$30	$15
	$500,000	$35	$18
	$1,000,000	$40	$20
	$2,000,000	$55	$30

5. Exclusion- Roofing Operations

a. Description of Coverage
The Roofing Operation Endorsement excludes “bodily injury”, “property damage” and “personal advertising injury” arising out of operations involving the alteration of any existing roof structure. This exclusion endorsement also excludes the removal, repair, or replacement of roofing materials except work incidental to the installation of skylights or the installation of a roof structure incidental to the construction of an addition adjacent to and adjoining an existing structure. “Products-completed operations hazard” is also excluded.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

b. Endorsement
Use Roofing Operation Endorsement **MA 033**. This endorsement is automatically attached to all Carpentry and Siding Contractor classifications.

c. Premium Determination
There is no rating associated with this endorsement

6. Maintenance Fees

a. Description of Coverage
This endorsement covers the maintenance fees that the insured is unable to collect during the time that units are untenantable after a covered direct loss.

b. Endorsement
Use Maintenance Fees Endorsement **MA 976**. This endorsement is automatically attached to all Office and Residential Condominium Associations.

c. Premium Determination
There is no rating associated with this endorsement.

7. Primary and Noncontributory Insurance

a. Description of Coverage
This endorsement provides coverage that is primary over any coverage that might be available to an additional insured and also provides that the insurer agrees not to seek contribution from an additional insured for any negligence that might be attributed to the additional insured.

b. Endorsement
Use Primary and Noncontributory Insurance **MA 167**. This endorsement is available for all eligible Businessowner Classifications upon request.

c. Premium Determination
There is a $25 flat annual charge for this endorsement.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

8. Additional Insured- Owners, Lessees or Contractors- with Additional Insured Requirement in Construction Contract- Products Completed Operations Hazard

a. Description of Coverage
This blanket additional insured endorsement extends coverage to an additional insured for both the insured's ongoing operations performed for the additional insured as well as the completed operations for the additional insured. This endorsement requires that there be a written contract between the parties, which require this coverage.

b. Endorsement
Use Additional Insured- Owners, Lessees or Contractors- with Additional Insured Requirement in Construction Contract- Products Completed Operations Hazard **MA 166**. This endorsement is available on contractor classifications upon request.

c. Premium Determination
There is a $140 flat annual charge for this endorsement.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

9. Contractors Enhancer Endorsement

a. Description of Coverage
The Contractor Enhancer Endorsement combines the following nineteen coverages into one endorsement:

Coverage	Limits
Accounts Receivable – On Premises	$25,000/$5,000
Automatic Blanket Additional Insured- Building Owner, Permits, Franchisor, Mortgagee- As required by Contract, Owners, Lessees or Contractors	Included
Arson Reward	$10,000*
Claim Data	$5,000
Contract Penalty	$1,000*
Employee Dishonesty	$10,000
Expanded Premises	1,000 feet
Fire Department Service Charge	$5,000*
Forgery or Alteration	$5,000
General Liability Care Custody or Control ($5,000 per occurrence)	$5,000 aggregate
Key Replacement and Lock Repair	$1,000*
Laptop Coverage	$5,000
Money & Securities	$10,000/$10,000
Money Orders & "Counterfeit Money"	$5,000
Outdoor Property ($1,000 limit per item)	$10,000 aggregate
Outdoor Signs	$5,000
Valuable Papers and Records	$25,000/$5,000
Waiver of Subrogation	Included
Water Backup of Sewers or Drains	$10,000

All coverages marked with an asterisk (*) have no deductible

b. Endorsement
Use Contractor Enhancer Endorsement **MA 164**.

c. Premium Determination
A $125 flat annual premium per location applies.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

10. Exclusion – Subcontracted Operations

a. This endorsement excludes subcontracted operations. This endorsement is mandatory for Carpentry Interior Classifications but optional for all other contractor classifications.

b. Endorsement
Use Exclusion – Subcontracted Operations, **MA 036**.

c. Premium Determination
There is no premium associated with this endorsement.

11. Florist Extension Endorsement

a. This endorsement provides coverage that is relative to a Florist operation. It is automatically attached to the Florist Retail Classification.

b. Endorsement
Use Florist Extension Endorsement, **MA 861**.

c. Premium Determination
There is no premium associated with this endorsement.

12. Business Income Exclusion Endorsement

a. Description of Coverage
This endorsement excludes Business Income and Extra Expense from those Premises Locations specified on the Endorsement Schedule.

b. Endorsement
Use Business Income Exclusion Endorsement **MA 009**.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

c. Premium Determination
Develop the reduced premium by multiplying the Building and Business Personal Property premium determined in ISO Rule **23.C.6.a.(3),** Rule **29.A.12.e.** and Rule **29.A.13.d.** by the applicable factor shown in the following Table. The factor should be applied to both the Building and Business Personal Property premiums when both coverages are provided for a given risk.

Exclusion Factor		
Office Risks	**Building**	**BPP**
	0.93	0.93
Motel and Restaurant Risks	**Building**	**BPP**
	0.93	0.93
Contractors Risks	**Building**	**BPP**
	.83	.98
All Other	**Building**	**BPP**
	.93	.93

13. Policy Changes- Clarification of Condominium Association Covered Property

a. Description of Coverage
This is an optional endorsement that is used with **BP 17 07** (MA- Changes Condominium Association Coverage) and is available with Condominium Association Risks. This endorsement provides what is sometimes referred to as "all in coverage". It clarifies that the policy covers fixtures, improvements and alterations that are a part of a condominium building; appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security, or housekeeping; and partition walls within the units regardless of whether the property is owned by the condominium association or the named insured..

b. Endorsement
Use Policy Changes- Clarification of Condominium Association Covered Property, **MA 165**.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

c. Premium Determination
There is no premium associated with this endorsement.

14. Agents Covered as Employees for Employee Dishonesty Coverage

a. Description of Coverage
Condominium Associations may extend Employee Dishonesty coverage by using Agents Covered as Employees for Employee Dishonesty Coverage. This endorsement covers dishonest acts of the association's manager or managing agent. It is automatically attached to Residential and Commercial Condominium Association Classifications when Employee Dishonesty Coverage is requested.

b. Endorsement
Use Agents Covered as Employees for Employee Dishonesty Coverage Endorsement, **MA 977**.

c. Premium Determination
There is no premium associated with this endorsement.

15. Cyber Suite Coverage

a. Description of Coverage
The Cyber Suite Coverage is comprised of the following coverage components – First party coverages: Data Compromise Response Expenses, Computer Attack, Cyber Extortion, Misdirected Payment Fraud (full coverage option only), Computer Fraud (full coverage option only), and Identity Recovery and third party coverages: Data Compromise Liability, Network Security Liability, and Electronic Media Liability (full coverage option only).

Coverage 1 - Data Compromise Response Expenses (DC RE) provides coverage for specified expenses arising from a Personal Data Compromise involving Personally Identifying Information of Affected Individuals. Affected Individuals may be customers, clients, members, owners, directors or employees of the insured entity.

This coverage includes the following additional coverage components:

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

- Forensic IT Review (Information Technology) – Coverage for the cost to hire outside computer experts to determine the nature and extent of the breach.
- Legal Review – Coverage for the cost to obtain professional legal advice.
- Notification to Affected Individuals – Coverage for reimbursement of expenses associated with the notification of those whose personal information was breached.
- Services to Affected Individuals – Coverage for the cost of providing services (Packet of informational materials, toll-free help line, one year of credit monitoring and identity restoration case management) to affected individuals for 12 months from the date of the notice.
- Public Relations – Coverage for the cost to implement public relations recommendations of a professional public relations firm. This may include advertising and special promotions designed to retain the relationship with affected individuals.
- Regulatory Fines and Penalties – Coverage for any fine or penalty imposed, to the extent such fine or penalty is legally insurable under the law of the applicable jurisdiction.
- PCI Fines and Penalties – Coverage for any Payment Card Industry (PCI) fine or penalty imposed under a contract to which you are a party. PCI Fines and Penalties do not include any increased transaction costs.

Coverage 2 - Computer Attack (CA) provides coverage for specified expenses arising from a computer attack on the computer system.

Computer Attack Coverage consists of the following coverage components:

- Data Restoration - Coverage for the cost of a professional firm hired by the insured to replace lost or corrupted data from electronic sources.
- Data Re-creation - Coverage for the cost of a professional firm hired by the insured to research, re-create and replace lost or corrupted data from non-electronic sources.
- System Restoration - Coverage for the cost of a professional firm hired by the insured to restore its computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of the insured's computer system.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

- Loss of Business - Coverage for business income lost by the insured and extra expenses incurred by the insured during the period of time when system and data recovery activities are taking place.
- Extended Income Recovery – Coverage for the component of the business income that had still not recovered to historical levels after the period of recovery has completed.
- Public Relations - Coverage for assistance from a professional public relations firm in communicating with outside parties concerning the computer attack and the insured's response.

Coverage 3 - Cyber Extortion (CE) Coverage is provided for the cost of a professional firm hired by the insured to investigate and negotiate a cyber extortion threat – a credible threat or series of threats to launch a potential denial of service attack against an insured. Discovery of the attack must occur during the policy period.

Coverage 4 - Misdirected Payment Fraud (MPF) is a first party coverage that provides coverage for funds lost by the insured as the result of a criminal deception of the insured or the insured's financial institution to induce the insured or the financial institution to send money or divert a payment to a fraudulent destination.

Coverage 5 - Computer Fraud (CF) coverage is provided for funds lost by the insured as a result of an unauthorized party that gains access to the insured's computer system and uses that access to enter or alter data causing money to be sent to a fraudulent destination.

Coverage 6 - Data Compromise Liability (DCL) supplements the program by providing coverage for defense and settlement costs in the event that affected individuals sue the insured. The coverage will be defense within the limits.

Coverage 7 - Network Security Liability (NSL) provides coverage for defense and settlement costs in the event that a third party claimant sues the insured because of a network security incident.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

A network security incident may be:

- The breach of third party business information
- The unintended propagation or forwarding of malware
- The unintended abetting of a denial of service attack

There need not be a covered loss under the first party CA Coverage in order for there to be a loss under the third party NSL Coverage. The coverage will be defense within the limits.

Coverage 8 - Electronic Media Liability (EML) provides coverage for defense and settlement costs in the event that a third party claimant sues the insured alleging that the insured's electronic communications resulted in defamation, violation of a person's right of privacy, interference with a person's right of publicity or infringement of copyright or trademark.
There need not be a covered loss under the first party CA Coverage in order for there to be a loss under the third party EML Coverage. The coverage will be defense within the limits.

Coverage 9 - Identity Recovery (IDR) provides coverage for Identity Recovery caused by an identity theft of an identity recovery insured first discovered during the Policy Period.

Identity Recovery Coverage includes the following coverage components:

- Case Management Service – Coverage for services of an identity recovery case manager as needed to respond to the identity theft.
- Expense Reimbursement – Coverage for reimbursement of necessary and reasonable identity recovery expenses incurred as a direct result of the identity theft.

b. Forms

Use Cyber Suite Coverage Endorsement **BP400CW** for lite coverage (includes coverages 1, 2, 3, 6, 7 & 9) and use Cyber Suite Coverage Endorsement **BP401CW** for full coverage (includes coverages 1-9.) Use Supplemental Extended Reporting Period **BP402CW** for an extended reporting period of one year.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

c. Eligibility
Insured entities are eligible unless they are in the following classes of business.

Ineligible classes include: Financial Institutions, Adult Business, Gambling or Gaming, Credit Card or Financial Transaction Processing, Hospitals, Credit Reporting Agencies, Collection Agents, Information/Data Brokers, Cannabis Facilities.

d. Coverage Limits and Sublimits
Refer to the Rate Table and Sublimit Table for available limits and sublimits by coverage.

A separate and independent aggregate limit applies to the First Party coverages and a separate and independent aggregate limits applies to the Third Party coverages.

The Identity Recovery Coverage is subject to a separate and independent $25,000 limit per identity recovery insured.

The Cyber Extortion, Misdirected Payment Fraud, and Computer Fraud sublimits are part of the Computer Attack Coverage limit.

e. Deductible
Refer to the Rate Table for available deductibles.

f. Premium Determination
Please refer to the Rate Table. The premiums below are annual premiums per policy for the limit and deductible option selected. Premiums may be pro-rated for short or odd term policies.
These premiums are not subject to further modification by the application of any other factors not shown in these tables (e.g., package factors, company deviations or IRPM factors).

Both First Party and Third Party Coverages must be purchased.

Tier 1 Classes
Businesses whose primary personal information is relative to employees.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

Examples: Manufacturing, Wholesaling

Tier 2 Classes
Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers.
Examples: Retail, Churches

Tier 3 Classes
Businesses with customers' Social Security numbers.
Examples: Apartments, Health Care, Professional Services

Cyber Suite Lite Coverage Rate Table: Includes Coverages 1, 2, 3, 6, 7 & 9

*Annual Aggregate Limits	Deductible	Tier 1	Tier 2	Tier 3
$25,000	$1,000	$150	$171	$185
$50,000	$1,000	$183	$212	$235
$100,000	$1,000	$222	$263	$301
$250,000	$2,500	$512	$618	$698
$500,000	$10,000	$1,140	$1,140	$1,140
$1,000,000	$10,000	$1,744	$1,744	$1,744

*Identity Recovery Coverage has a separate limit of $25,000. No deductible applies to Identity Recovery Coverage

Cyber Suite Full Coverage Rate Table: Includes Coverages 1-9

*Annual Aggregate Limits	Deductible	Tier 1	Tier 2	Tier 3
$25,000	$1,000	$212	$232	$248
$50,000	$1,000	$249	$279	$301
$100,000	$1,000	$292	$333	$371
$250,000	$2,500	$636	$743	$822
$500,000	$10,000	$1,267	$1,267	$1,267
$1,000,000	$10,000	$1,899	$1,899	$1,899

*Identity Recovery Coverage has a separate limit of $25,000. No deductible applies to Identity Recovery Coverage

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

Sublimit Table

Annual Aggregate Limit	Forensic IT Review Legal Review Regulatory Fines & Penalties PCI Fines & Penalties **Loss of Business	Public Relations		Cyber Extortion Misdirected Payment Fraud Computer Fraud
		DC RE	CA	
$25,000	$12,500	$5,000	$5,000	$10,000
$50,000	$25,000	$5,000	$5,000	$10,000
$100,000	$50,000	$5,000	$5,000	$10,000
$250,000	$125,000	$5,000	$5,000	$25,000
$500,000	$250,000	$5,000	$5,000	$25,000
$1,000,000	$500,000	$5,000	$5,000	$25,000

** Extended Income Recovery is subject to the Loss of Business sublimit.

Identity Recovery Coverage Sublimit Table

Annual Aggregate Limit	Lost Wages and Child or Elder Care	Mental Health Counseling	Miscellaneous Expense
$25,000	$5,000	$1,000	$1,000

g. Minimum Premiums
This coverage is not subject to a minimum premium. This coverage is in addition to the policy writing minimum premium.

h. Midterm Additions/Increases
This coverage may be added at the anniversary of the policy or may be added in-term. The rate may be pro-rated for in-term transactions or odd-term policies. Increased limits are available upon coverage inception or subsequent anniversary.

i. Supplemental Extended Reporting Period
A Supplemental Extended Reporting Period of one year immediately following the date of termination of coverage may be purchased for an additional premium of 100% of the full annual third party premium applicable to this coverage. Third party premiums are listed below.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

Cyber Suite Lite Coverage Third Party Only Premiums: Applies to Coverages 6 & 7

*Annual Aggregate Limits	Deductible	Tier 1	Tier 2	Tier 3
$25,000	$1,000	$32	$36	$40
$50,000	$1,000	$46	$54	$60
$100,000	$1,000	$59	$71	$82
$250,000	$2,500	$151	$180	$203
$500,000	$10,000	$343	$343	$343
$1,000,000	$10,000	$513	$513	$513

Cyber Suite Full Coverage Third Party Only Premiums: Applies to Coverages 6, 7 & 8

*Annual Aggregate Limits	Deductible	Tier 1	Tier 2	Tier 3
$25,000	$1,000	$60	$64	$68
$50,000	$1,000	$79	$88	$94
$100,000	$1,000	$95	$107	$119
$250,000	$2,500	$206	$235	$258
$500,000	$10,000	$401	$401	$401
$1,000,000	$10,000	$597	$597	$597

16. Employment Practices Liability

a. Description of Coverage
This claims made coverage provides coverage for Employment Practices Liability Insurance (EPL) caused by a "wrongful employment act". All Businessowners Classifications are eligible for this optional coverage except for the Employment Agencies Classifications.

b. Endorsement
Use Employment Practices Liability Insurance Coverage Endorsement, **US 104**.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

c. Premium Determination

Premium is determined by multiplying the base rate by the number of employees. Employees 35 or more hours a week are counted as 1 while employees 35 or less hours a week are counted as 0.5. EPL premium is in addition to the policy minimum premium, pro-rated, and not subject to IRPM.

Limit of Liability	Per Claim Deductible	Premium Per Employee
$10,000	$2,500	$27.00
$25,000	$5,000	$27.00
$50,000	$5,000	$34.00
$75,000	$5,000	$41.00
$100,000	$5,000	$46.00
$250,000	$5,000	$59.00

The following minimum premiums apply based on the limit of liability selected.

Limit of Liability	Minimum Premium
$10,000	$50
$25,000	$50
$50,000	$50
$75,000	$75
$100,000	$100
$250,000	$150

d. Extended Reporting Endorsement

Use Supplemental Extended Reporting Period Endorsement, **US 105**. The premium is one times the annual premium.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

RULE 29.
ENDORSEMENTS (Cont~~inue~~'d)

F. Additional Endorsements (Continued)

17. Building Extended Replacement Cost Coverage

a. Description of Coverage
This endorsement, subject to its terms and conditions, increases the building limit of insurance shown in the Declarations by the percentage selected in the event the building limit is not adequate to cover the full extent of a covered loss.

b. Eligibility
The building limit of insurance shall be at least 100% of the full replacement cost as determined by the Company.

b. Endorsement
Use Building Extended Replacement Cost Coverage **BP804CW**.

c. Premium Determination
Develop the premium for this endorsement by multiplying the final building premium by the factor shown in Table **29.F.17.c.** subject to a minimum premium.

Option	Factor	Minimum Premium
10%	.025	$100
25%	.050	$150

Table 29.F.17.c. Building Extended Replacement Cost

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

SECTION V – CLASS SPECIFIC ENDORSEMENT RULES

RULE 44.
PHOTOGRAPHY CLASS SPECIFIC ENDORSEMENTS

The following Rules are amended as follows:

B. Endorsements

The following premium determination is added:

4. Photography – Makeup And Hairstyling

c. Premium Determination

$50.00 Flat Fee applies when the **BP 07 84** is attached to the policy.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

"Reserved for future use"

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL RULE(S)

RULE A4.
RESIDENTIAL FUEL TANK COVERAGE

The following has been added to Rule A4.C.3.c.

3. Extended Reporting Period Option – Endorsement BP 14 44

c. The rate for the Massachusetts Extended Reporting Period Endorsement For Residential Fuel Tank Coverage Endorsement is 1X the annual premium charge.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A1.
SCHEDULE RATING

A. Individual Risk Premium Modification

1. Eligibility

Consult your underwriter to apply this plan to a policy which develops a total annual manual premium greater than $500 and an adjusted premium not less than $500. The maximum modification available is +50/-50%.

2. Selection Criteria

A rate modification reflecting specific characteristics of the risk that are not fully reflected in the basic company premium or company rates may be applied to the eligible premiums in accordance with the following table:

Risk Characteristic	Range of Modifications	
	Credit	Debit
~~Safety Management~~ Classification Peculiarities and Features Not Otherwise Recognized	- 50 %	+ 50 %
General Management	- 50 %	+ 50 %
Location	- 50 %	+ 50 %
Building Features	- 50 %	+ 50 %
Premises and Equipment	- 50 %	+ 50 %
Employees	- 50 %	+ 50 %
~~Protection~~Loss Prevention/Safety Management	- 50 %	+ 50 %
The maximum schedule credit shall not exceed -50% and the maximum schedule debit should not exceed +50%.		

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A2.
INDIVIDUAL RISK SIZE OF PREMIUM RATE MODIFICATION

A. Description of Plan

To recognize the decreasing proportion of policy expense costs to premium with increasing premium size.

B, Eligibility

Annual premium must fall in one of the premium ranges listed below.

C. Rate Modification

A credit will be selected by a company employee to reflect the expected fixed and variable expenses of the individual risk, based upon their expectations of policy and service expense. Refer to Table **A2.C.** for the applicable credit range.

Premium Range	Allowable Credit Factor Range
$5,000-7,500	1.00 to 0.97
$7,501-10,000	1.00 to 0.94
$10,001-$12,500	1.00 to 0.91
$12,501-$20,000	1.00 to 0.85
$20,001+	1.00 to 0.82

Table A2.C. Individual Risk Size of Premium Rate Modification

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A3.
BUILDING AGE FACTOR

A. Age of Building Factor/Effective Age of Building

1. **Description**
   A factor is associated to All Risks dependent on the Age of Building or the Effective Age of Building and the classification of the risk.

2. **Definitions**
   The following define Age of Building and Effective Age of Building

   a. Age of Building means the original age of construction of the building

   b. Effective Age of Building represents the date that a building underwent a complete gut rehab.

3. **Eligibility**
   All risks that the Age of Building or Effective Age of Building (when applicable) meets the following criteria:

   a. All buildings that the Age of Building is 20 years or less (credit associated)

   b. 1 – 4 unit Habitational Risks that the Age of Building or Effective Age of Building is 21 years and older (debit associated). Habitational Business includes Apartment Buildings, Dwellings, Townhouses or Similar Associations, and Boarding Houses/Rooms.

` A credit factor is associated only when the Age of Building is 20 years or less for All Classification Risks. These credit factors are not applicable when an Effective Age of Building is indicated (representing a gut rehab) even when the Effective Age of Building is indicated to be 20 years or less.

When the risk is a 1-4 family Habitational Classification and an Effective Age Of Building (indicating a gut rehab) is noted, then the Effective Age Of Building will be used in place of the Age of Building for debit purposes only.

4. **Factor Determination**
   This is a multiplicative factor that is applicable to Building Coverage only. The factor will adjust each subsequent renewal based on the updated Age of Building or Effective Age of Building as applicable.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A3.
BUILDING AGE FACTOR Continued

The following table denotes the applicable factors:

Age	All Classes	Habitational 1-4 family	Age	All Classes	Habitational 1-4 family	Age	All Classes	Habitational 1-4 family
0	0.80	0.80	**18**	0.97	0.97	**36**	1.00	1.15
1	0.80	0.80	**19**	0.98	0.98	**37**	1.00	1.16
2	0.81	0.81	**20**	0.99	0.99	**38**	1.00	1.17
3	0.82	0.82	**21**	1.00	1.00	**39**	1.00	1.18
4	0.83	0.83	**22**	1.00	1.01	**40**	1.00	1.19
5	0.84	0.84	**23**	1.00	1.02	**41**	1.00	1.20
6	0.85	0.85	**24**	1.00	1.03	**42**	1.00	1.21
7	0.86	0.86	**25**	1.00	1.04	**43**	1.00	1.22
8	0.87	0.87	**26**	1.00	1.05	**44**	1.00	1.23
9	0.88	0.88	**27**	1.00	1.06	**45**	1.00	1.24
10	0.89	0.89	**28**	1.00	1.07	**46**	1.00	1.25
11	0.90	0.90	**29**	1.00	1.08	**47**	1.00	1.25
12	0.91	0.91	**30**	1.00	1.09	**48**	1.00	1.25
13	0.92	0.92	**31**	1.00	1.10	**49**	1.00	1.25
14	0.93	0.93	**32**	1.00	1.11	**50+**	1.00	1.25
15	0.94	0.94	**33**	1.00	1.12			
16	0.95	0.95	**34**	1.00	1.13			
17	0.96	0.96	**35**	1.00	1.14			

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A4.
SOLE OCCUPANCY CREDIT

A. Sole Occupancy Credit

1. Description
A Sole Occupancy factor is associated when the insured is indicated to be the Building Owner and the Sole Occupant of the risk as well as an eligible classification of business.

2. Eligibility
The Sole Occupancy Credit is available to all classifications of business other than the following:

a. Contractor Risks
b. Habitational Risks (includes Apartment Buildings, Condominiums, Dwellings, Townhouses or Similar Associations, and Boarding Houses/Rooms.)
c. Convenience Food/Gasoline Stores
d. Self-Storage Facilities

3. Factor Determination
A .85 Factor is applicable. This credit factor is applied to Building, Business Personal Property and Liability Coverages. The factor will continue on renewal as long as the insured remains and eligible classification and indicated to be the Building Owner and the Sole Occupant of the risk.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A5.
COMPANION POLICY CREDIT

Companion Policy Credit

1. **Description**
   A Companion Policy factor is applied when the same insured has another eligible Commercial policy with MAPFRE.

2. **Eligibility**
   The Companion Policy credit is available to all classifications of business.

3. **Factor Determination**
   This factor is applied to Building, Business Personal Property and Liability Coverages. If the policy is eligible under multiple policy types, the largest applicable credit shall apply. The factor will continue on the renewal term as long as the Companion Policy remains in effect. The following table denotes the applicable factors:

Companion Policy	Factor
Commercial Auto/Garage	0.95
Businessowners	0.95
Commercial Package	0.95
General Liability	0.95
Commercial Property	0.95
Crime	0.95
Inland Marine	0.95
Commercial Umbrella	0.95

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

ADDITIONAL COMPANY RULES

RULE A6.
BILLING PLANS

The following installment plans are available for Massachusetts Commercial Businessowner policies written by MAPFRE Insurance Company:

12-Month Policies

Pay Plan Description	Number of Installments	Down Payment Required	Payment Options
Annual Full Pay	1	100%	Mail Bill/EFT
Semi-Annual	2	50%	Mail Bill/EFT
Quarterly	4	25%	Mail Bill/EFT
Annual 6 Pay	6	16.70%	Mail Bill/EFT
Annual 11 Pay	11	12.50%	Mail Bill/EFT

OTHER PAYMENT PLAN RULES:

1. MAPRE Insurance Company directly bills installments to the insured.
2. Outside Premium Financed policies are unacceptable.
3. For policies on payment plans, a service charge will be added on all payments after the new business down payment or renewal down payment.
4. There is an $8.00 installment fee for payment plans on mail bill. The fee is not charged on down payment or renewal.
5. There is a $2.95 convenience fee for paying over the phone with the assistance of a customer service representative.
6. There is a $25.00 NSF/Returned Check fee that will be assessed on any payment that is returned by the bank.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

"Reserved for Future Use"

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

The Base Program Factors for Liability, Building and Business Personal Property is 1.00. Any modifications to the Program Factors by classification for Liability, Building and Business Personal Property are noted in the following table:

Classification Descriptions	Class Code	Coverage	Classification Factor	
-A- CLASSIFICATIONS			Current	Revised
Air Conditioning and Combined Air Conditioning and Heating Equipment - Distributors Only	50581	Liability	0.820	0.820
Air Conditioning and Combined Air Conditioning and Heating Equipment - Distributors Only	50581	Building	1.000	1.000
Air Conditioning and Combined Air Conditioning and Heating Equipment - Distributors Only	50581	BPP	1.000	1.000
Air Conditioning Equipment - Retail Only	59999	Liability	0.820	0.820
Air Conditioning Equipment - Retail Only	59999	Building	1.000	1.000
Air Conditioning Equipment - Retail Only	59999	BPP	1.000	1.000
Antique Stores	59325	Liability	1.000	1.000
Antique Stores	59325	Building	1.000	1.000
Antique Stores	59325	BPP	1.000	1.000
Apartment Building - LRO, flats common entrance, 1- 4 family, no office- or mercantile	65144	Liability	1.350	1.350
Apartment Building - LRO, flats common entrance, 1- 4 family, no office- or mercantile	65144	Building	~~1.190~~	1.226
Apartment Building - LRO, flats common entrance, 1- 4 family, no office- or mercantile	65144	BPP	1.350	1.350
Apartment Building LRO, flats, common entrance, 1- 4 family incidental-office or mercantile	65145	Liability	1.350	1.350
Apartment Building LRO, flats, common entrance, 1- 4 family incidental-office or mercantile	65145	Building	~~1.190~~	1.226
Apartment Building LRO, flats, common entrance, 1- 4 family incidental-office or mercantile	65145	BPP	1.350	1.350
Apartment Building LRO, flats, common entrance, over 4 family, no office or mercantile	65146	Liability	1.350	1.350
Apartment Building LRO, flats, common entrance, over 4 family, no office or mercantile	65146	Building	~~1.190~~	1.226
Apartment Building LRO, flats, common entrance, over 4 family, no office or mercantile	65146	BPP	1.350	1.350
Apartment Building LRO, flats, common entrance, over 4 family, incidental office or mercantile	65147	Liability	1.350	1.350
Apartment Building LRO, flats, common entrance, over 4 family, incidental office or mercantile	65147	Building	~~1.190~~	1.226
Apartment Building LRO, flats, common entrance, over 4 family, incidental office or mercantile	65147	BPP	1.350	1.350
Appliances and Accessories - installation, servicing or repair - Commercial or Household	71212	Liability	1.050	1.050
Appliances and Accessories - installation, servicing or repair - Commercial or Household	71212	Building	1.050	1.050
Appliances and Accessories - installation, servicing or repair - Commercial or Household	71212	BPP	1.050	1.050
Appliance Distributors - Household and Home Furnishings	50081	Liability	1.000	1.000
Appliance Distributors - Household and Home Furnishings	50081	Building	1.000	1.000
Appliance Distributors - Household and Home Furnishings	50081	BPP	1.000	1.000
Appliance Distributors - Household Types - Radio, Television or Compact Disc Players	50061	Liability	1.000	1.000
Appliance Distributors - Household Types - Radio, Television or Compact Disc Players	50061	Building	1.000	1.000
Appliance Distributors - Household Types - Radio, Television or Compact Disc Players	50061	BPP	1.000	1.000
Appliance Stores - Household Appliances and Home Furnishings	57224	Liability	1.000	1.000
Appliance Stores - Household Appliances and Home Furnishings	57224	Building	1.000	1.000
Appliance Stores - Household Appliances and Home Furnishings	57224	BPP	1.000	1.000
Appliance Stores - Radio, Television and Phonographic Stores (including parts and supplies)	57326	Liability	1.000	1.000
Appliance Stores - Radio, Television and Phonographic Stores (including parts and supplies)	57326	Building	1.000	1.000
Appliance Stores - Radio, Television and Phonographic Stores (including parts and supplies)	57326	BPP	1.000	1.000
Army and Navy Stores	53983	Liability	1.000	1.000
Army and Navy Stores	53983	Building	1.000	1.000
Army and Navy Stores	53983	BPP	1.000	1.000
Art Galleries - Not-for-profit	84112	Liability	1.000	1.000
Art Galleries - Not-for-profit	84112	Building	1.000	1.000
Art Galleries - Not-for-profit	84112	BPP	1.000	1.000
Art Galleries - Other Than Not-for-profit	84112	Liability	1.000	1.000
Art Galleries - Other Than Not-for-profit	84112	Building	1.000	1.000
Art Galleries - Other Than Not-for-profit	84112	BPP	1.000	1.000
Auctioneers- Sales Conducted away from the insured's premises	59999	Liability	1.000	1.000
Auctioneers- Sales Conducted away from the insured's premises	59999	Building	1.000	1.000
Auctioneers- Sales Conducted away from the insured's premises	59999	BPP	1.000	1.000
Auctions - On premises owned or rented by the insured	59999	Liability	1.000	1.000
Auctions - On premises owned or rented by the insured	59999	Building	1.000	1.000
Auctions - On premises owned or rented by the insured	59999	BPP	1.000	1.000
Automobile Parts and Supplies - Distributors	50111	Liability	1.000	1.000
Automobile Parts and Supplies - Distributors	50111	Building	1.000	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Automobile Parts and Supplies - Distributors	50111	BPP	1.000	1.000
Automobile Parts and Supplies - Retail Stores (Including Tires)	55313	Liability	1.000	1.000
Automobile Parts and Supplies - Retail Stores (Including Tires)	55313	Building	1.000	1.000
Automobile Parts and Supplies - Retail Stores (Including Tires)	55313	BPP	1.000	1.000
-B- CLASSIFICATIONS				
Bakeries - Distributors - No baking on premises	50141	Liability	0.820	0.820
Bakeries - Distributors - No baking on premises	50141	Building	1.000	1.000
Bakeries - Distributors - No baking on premises	50141	BPP	1.000	1.000
Bakeries - Retail - No baking on premises	54606	Liability	0.820	0.820
Bakeries - Retail - No baking on premises	54606	Building	1.000	1.000
Bakeries - Retail - No baking on premises	54606	BPP	1.000	1.000
Bakeries - Retail - With baking on premises	71311	Liability	1.050	1.050
Bakeries - Retail - With baking on premises	71311	Building	1.050	1.050
Bakeries - Retail - With baking on premises	71311	BPP	1.050	1.050
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for "own brand" retail sale	50171	Liability	1.000	1.000
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for "own brand" retail sale	50171	Building	1.000	1.000
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for "own brand" retail sale	50171	BPP	1.000	1.000
Barber Shops	71332	Liability	0.900	0.900
Barber Shops	71332	Building	0.900	0.900
Barber Shops	71332	BPP	0.900	0.900
Beauty Parlors and Hair Styling Salons (Including Nail Salons)	71952	Liability	0.900	0.900
Beauty Parlors and Hair Styling Salons (Including Nail Salons)	71952	Building	0.900	0.900
Beauty Parlors and Hair Styling Salons (Including Nail Salons)	71952	BPP	0.900	0.900
Beverage Stores - Liquor and Wine	59215	Liability	1.000	1.000
Beverage Stores - Liquor and Wine	59215	Building	1.000	1.000
Beverage Stores - Liquor and Wine	59215	BPP	1.000	1.000
Bicycle Shops - Retail	59505	Liability	1.000	1.000
Bicycle Shops - Retail	59505	Building	1.000	1.000
Bicycle Shops - Retail	59505	BPP	1.000	1.000
Bicycle Shops - Repair and Maintenance Shops without Retail	59505	Liability	1.000	1.000
Bicycle Shops - Repair and Maintenance Shops without Retail	59505	Building	1.000	1.000
Bicycle Shops - Repair and Maintenance Shops without Retail	59505	BPP	1.000	1.000
Boarding Houses/Rooms - No mercantile or office occupancy	65132	Liability	1.350	1.350
Boarding Houses/Rooms - No mercantile or office occupancy	65132	Building	~~1.190~~	1.226
Boarding Houses/Rooms - No mercantile or office occupancy	65132	BPP	1.350	1.350
Boarding Houses/Rooms - Mercantile or office occupancy	65133	Liability	1.350	1.350
Boarding Houses/Rooms - Mercantile or office occupancy	65133	Building	~~1.190~~	1.226
Boarding Houses/Rooms - Mercantile or office occupancy	65133	BPP	1.350	1.350
Boarding Houses/Rooms - Three or four family lessor's risks only - no mercantile or office occupancy	65141	Liability	1.350	1.350
Boarding Houses/Rooms - Three or four family lessor's risks only - no mercantile or office occupancy	65141	Building	~~1.190~~	1.226
Boarding Houses/Rooms - Three or four family lessor's risks only - no mercantile or office occupancy	65141	BPP	1.350	1.350
Boat Dealers	55973	Liability	1.000	1.000
Boat Dealers	55973	Building	1.000	1.000
Boat Dealers	55973	BPP	1.000	1.000
Bone, Horn and Ivory Products - Retail Only	59999	Liability	1.000	1.000
Bone, Horn and Ivory Products - Retail Only	59999	Building	1.000	1.000
Bone, Horn and Ivory Products - Retail Only	59999	BPP	1.000	1.000
Bookbinding and Printing Supplies - Distributors	50201	Liability	1.000	1.000
Bookbinding and Printing Supplies - Distributors	50201	Building	1.000	1.000
Bookbinding and Printing Supplies - Distributors	50201	BPP	1.000	1.000
Bookbinding and Printing Supplies - Retail	50812	Liability	1.000	1.000
Bookbinding and Printing Supplies - Retail	50812	Building	1.000	1.000
Bookbinding and Printing Supplies - Retail	50812	BPP	1.000	1.000
Books and Magazines Stores - New	59425	Liability	1.000	1.000
Books and Magazines Stores - New	59425	Building	1.000	1.000
Books and Magazines Stores - New	59425	BPP	1.000	1.000
Books and Magazines Stores - Used	59425	Liability	1.000	1.000
Books and Magazines Stores - Used	59425	Building	1.000	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Books and Magazines Stores - Used	59425	BPP	1.000	1.000
Building Materials - Contractors Equipment Dealers - Secondhand Material	52114	Liability	1.000	1.000
Building Materials - Contractors Equipment Dealers - Secondhand Material	52114	Building	1.000	1.000
Building Materials - Contractors Equipment Dealers - Secondhand Material	52114	BPP	1.000	1.000
Building Materials - Contractors Equipment Dealers - Other Than Secondhand Material	52114	Liability	0.820	0.820
Building Materials - Contractors Equipment Dealers - Other Than Secondhand Material	52114	Building	1.000	1.000
Building Materials - Contractors Equipment Dealers - Other Than Secondhand Material	52114	BPP	1.000	1.000
-C- CLASSIFICATIONS (Other than Contractors)				
Camera and Photographic Equipment - Retail Only	59955	Liability	1.000	1.000
Camera and Photographic Equipment - Retail Only	59955	Building	1.000	1.000
Camera and Photographic Equipment - Retail Only	59955	BPP	1.000	1.000
Candy or Confectionary Stores - No Manufacturing on Premises	54457	Liability	0.820	0.820
Candy or Confectionary Stores - No Manufacturing on Premises	54457	Building	1.000	1.000
Candy or Confectionary Stores - No Manufacturing on Premises	54457	BPP	1.000	1.000
Candy or Confectionary Stores - Confectionary Manufacturing from Purchased Chocolate on Premises	54467	Liability	0.820	0.820
Candy or Confectionary Stores - Confectionary Manufacturing from Purchased Chocolate on Premises	54467	Building	1.000	1.000
Candy or Confectionary Stores - Confectionary Manufacturing from Purchased Chocolate on Premises	54467	BPP	1.000	1.000
Candy or Confectionary Stores - Nonchocolate Confectionary Manufacturing on Premises	54477	Liability	0.820	0.820
Candy or Confectionary Stores - Nonchocolate Confectionary Manufacturing on Premises	54477	Building	1.000	1.000
Candy or Confectionary Stores - Nonchocolate Confectionary Manufacturing on Premises	54477	BPP	1.000	1.000
Catalog or Premium Coupon Redemption Stores	73905	Liability	1.000	1.000
Catalog or Premium Coupon Redemption Stores	73905	Building	1.000	1.000
Catalog or Premium Coupon Redemption Stores	73905	BPP	1.000	1.000
Ceramics - Retail Only	59999	Liability	0.820	0.820
Ceramics - Retail Only	59999	Building	1.000	1.000
Ceramics - Retail Only	59999	BPP	1.000	1.000
Clothing or Wearing Apparel - Distributors - Men's and Boy's Clothing and Furnishings	50231	Liability	1.000	1.000
Clothing or Wearing Apparel - Distributors - Men's and Boy's Clothing and Furnishings	50231	Building	1.000	1.000
Clothing or Wearing Apparel - Distributors - Men's and Boy's Clothing and Furnishings	50231	BPP	1.000	1.000
Clothing or Wearing Apparel - Distributors - Women's, Children's and Infants' Clothing and Accessories	50231	Liability	1.000	1.000
Clothing or Wearing Apparel - Distributors - Women's, Children's and Infants' Clothing and Accessories	50231	Building	1.000	1.000
Clothing or Wearing Apparel - Distributors - Women's, Children's and Infants' Clothing and Accessories	50231	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Children's and Infants' Wear	56413	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Children's and Infants' Wear	56413	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Children's and Infants' Wear	56413	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Clothing - Ladies' and Girls' (Coats, Suits and Dresses)	56214	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Clothing - Men's and Boys' (Coats and Suits)	56114	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Clothing - Men's and Boys' (Coats and Suits)	56114	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Clothing - Men's and Boys' (Coats and Suits)	56114	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Fabric Stores (Including Millinery and Trimmings)	56311	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Fabric Stores (Including Millinery and Trimmings)	56311	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Fabric Stores (Including Millinery and Trimmings)	56311	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Family Clothing Stores	56325	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Family Clothing Stores	56325	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Family Clothing Stores	56325	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Furs (Including Pelts)	56814	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Furs (Including Pelts)	56814	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Furs (Including Pelts)	56814	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Haberdashery and Men's Furnishings	56113	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Haberdashery and Men's Furnishings	56113	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Haberdashery and Men's Furnishings	56113	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Hosiery	56313	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Hosiery	56313	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Hosiery	56313	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Ladies' Specialty Stores	56319	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Ladies' Specialty Stores	56319	Building	1.000	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Clothing or Wearing Apparel - Retail - Ladies' Specialty Stores	56319	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Ladies' Undergarments and Lingerie	56312	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Ladies' Undergarments and Lingerie	56312	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Ladies' Undergarments and Lingerie	56312	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Leather Products or Hide Stores	56992	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Leather Products or Hide Stores	56992	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Leather Products or Hide Stores	56992	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Men's and Boys' Hats and Caps	50333	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Men's and Boys' Hats and Caps	50333	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Men's and Boys' Hats and Caps	50333	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Shoe Stores - Children's, Ladies and Men's	56613	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Shoe Stores - Children's, Ladies and Men's	56613	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Shoe Stores - Children's, Ladies and Men's	56613	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Sporting Goods and Athletic Apparel	59526	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Sporting Goods and Athletic Apparel	59526	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Sporting Goods and Athletic Apparel	59526	BPP	1.000	1.000
Clothing or Wearing Apparel - Retail - Wigs	59993	Liability	1.000	1.000
Clothing or Wearing Apparel - Retail - Wigs	59993	Building	1.000	1.000
Clothing or Wearing Apparel - Retail - Wigs	59993	BPP	1.000	1.000
Collectibles and Memorabilia - Distributors	50261	Liability	1.000	1.000
Collectibles and Memorabilia - Distributors	50261	Building	1.000	1.000
Collectibles and Memorabilia - Distributors	50261	BPP	1.000	1.000
Collectibles and Memorabilia - Retail	59992	Liability	1.000	1.000
Collectibles and Memorabilia - Retail	59992	Building	1.000	1.000
Collectibles and Memorabilia - Retail	59992	BPP	1.000	1.000
Computer Stores	57326	Liability	1.000	1.000
Computer Stores	57326	Building	1.000	1.000
Computer Stores	57326	BPP	1.000	1.000
Condominiums - Commercial Condominium (Association risk only)	60989	Liability	1.000	1.000
Condominiums - Commercial Condominium (Association risk only)	60989	Building	1.000	1.000
Condominiums - Commercial Condominium (Association risk only)	60989	BPP	1.000	1.000
Condominiums - Office Condominium (Association risk only)	60999	Liability	1.000	1.000
Condominiums - Office Condominium (Association risk only)	60999	Building	1.000	1.000
Condominiums - Office Condominium (Association risk only)	60999	BPP	1.000	1.000
Condominium - Apartment Building - flats, common entrances	69145	Liability	1.420	1.420
Condominium - Apartment Building - flats, common entrances	69145	Building	~~1.256~~	1.281
Condominium - Apartment Building - flats, common entrances	69145	BPP	1.420	1.420
Condominium - Dwelling, 1-4 family	69145	Liability	1.420	1.420
Condominium - Dwelling, 1-4 family	69145	Building	~~1.256~~	1.281
Condominium - Dwelling, 1-4 family	69145	BPP	1.420	1.420
Condominium - Townhouse/Garden Apartment, private entrances	69145	Liability	1.420	1.420
Condominium - Townhouse/Garden Apartment, private entrances	69145	Building	~~1.256~~	1.281
Condominium - Townhouse/Garden Apartment, private entrances	69145	BPP	1.420	1.420
Convenience Food Stores - Without Gasoline Sales - No Restaurant	54136	Liability	1.000	1.000
Convenience Food Stores - Without Gasoline Sales - No Restaurant	54136	Building	1.000	1.000
Convenience Food Stores - Without Gasoline Sales - No Restaurant	54136	BPP	1.000	1.000
Convenience Food Stores - With Gasoline Sales - No Restaurant	09321	Liability	1.000	1.000
Convenience Food Stores - With Gasoline Sales - No Restaurant	09321	Building	1.000	1.000
Convenience Food Stores - With Gasoline Sales - No Restaurant	09321	BPP	1.000	1.000
Convenience Food Stores - With Limited Cooking Restaurant - No Gasoline Sales	09331	Liability	1.000	1.000
Convenience Food Stores - With Limited Cooking Restaurant - No Gasoline Sales	09331	Building	1.000	1.000
Convenience Food Stores - With Limited Cooking Restaurant - No Gasoline Sales	09331	BPP	1.000	1.000
Convenience Food Stores - With Fast Food Restaurant - No Gasoline Sales	09341	Liability	1.000	1.000
Convenience Food Stores - With Fast Food Restaurant - No Gasoline Sales	09341	Building	1.000	1.000
Convenience Food Stores - With Fast Food Restaurant - No Gasoline Sales	09341	BPP	1.000	1.000
Convenience Food Stores - With Limited Cooking Restaurant - With Gasoline Sales	09351	Liability	1.000	1.000
Convenience Food Stores - With Limited Cooking Restaurant - With Gasoline Sales	09351	Building	1.000	1.000
Convenience Food Stores - With Limited Cooking Restaurant - With Gasoline Sales	09351	BPP	1.000	1.000
Convenience Food Stores - With Fast Food Restaurant - With Gasoline Sales	09361	Liability	1.000	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Convenience Food Stores - With Fast Food Restaurant - With Gasoline Sales	09361	Building	1.000	1.000
Convenience Food Stores - With Fast Food Restaurant - With Gasoline Sales	09361	BPP	1.000	1.000
Copying and Duplicating Stores	71877	Liability	1.050	1.050
Copying and Duplicating Stores	71877	Building	1.050	1.050
Copying and Duplicating Stores	71877	BPP	1.050	1.050
Cosmetic, Hair or Skin Preparation - Retail Only	59991	Liability	1.000	1.000
Cosmetic, Hair or Skin Preparation - Retail Only	59991	Building	1.000	1.000
Cosmetic, Hair or Skin Preparation - Retail Only	59991	BPP	1.000	1.000
-C- CONTRACTOR CLASSIFICATIONS				
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74011	Liability	1.134	1.134
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74011	Building	1.050	1.050
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Office	74011	BPP	1.470	1.470
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Shop	74021	Liability	1.134	1.134
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Shop	74021	Building	1.050	1.050
Air Conditioning Systems or Equipment - Dealer or Distributors and Installation, Servicing or Repair (Includes sales and installation of ducts and piping and also includes display rooms and shops) - Shop	74021	BPP	1.470	1.470
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Office	74071	Liability	1.134	1.134
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Office	74071	Building	1.050	1.050
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Office	74071	BPP	1.470	1.470
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Shop	74081	Liability	1.134	1.134
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Shop	74081	Building	1.050	1.050
Appliances and Accessories - Installation or Service or Repair - Commercial (Not including TV or Radio) - Shop	74081	BPP	1.470	1.470
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Office	74101	Liability	1.134	1.134
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Office	74101	Building	1.050	1.050
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Office	74101	BPP	1.470	1.470
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Shop	74111	Liability	1.134	1.134
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Shop	74111	Building	1.050	1.050
Appliances and Accessories - Installation or Service or Repair - Household (Not including TV or Radio) - Shop	74111	BPP	1.470	1.470
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Office	74161	Liability	1.050	1.050
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Office	74161	Building	1.050	1.050
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Office	74161	BPP	1.470	1.470
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Shop	74171	Liability	1.050	1.050
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Shop	74171	Building	1.050	1.050
Carpentry - Construction of Residential Property - Not exceeding 3 stories in height (1) - Shop	74171	BPP	1.470	1.470
Carpentry - Interior (2) - Office	74221	Liability	1.050	1.050
Carpentry - Interior (2) - Office	74221	Building	1.050	1.050
Carpentry - Interior (2) - Office	74221	BPP	1.470	1.470
Carpentry - Interior (2) - Shop	74231	Liability	1.050	1.050
Carpentry - Interior (2) - Shop	74231	Building	1.050	1.050
Carpentry - Interior (2) - Shop	74231	BPP	1.470	1.470
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Office	74251	Liability	0.630	0.630
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Office	74251	Building	1.050	1.050
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Office	74251	BPP	1.470	1.470
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Shop	74261	Liability	0.630	0.630
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Shop	74261	Building	1.050	1.050
Carpet, Rug, Furniture or Upholstery Cleaning - On customer's premises - Shop	74261	BPP	1.470	1.470
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office	74281	Liability	1.208	1.208
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office	74281	Building	1.050	1.050
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Office	74281	BPP	1.470	1.470
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop	74291	Liability	1.208	1.208
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop	74291	Building	1.050	1.050
Ceiling or Wall Installation - Metal only (Other than Metal should be classified as Dry Wall or Wallboard Installation or Carpentry) - Shop	74291	BPP	1.470	1.470

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Concrete Construction (3) - Office	74341	Liability	1.313	1.313
Concrete Construction (3) - Office	74341	Building	1.050	1.050
Concrete Construction (3) - Office	74341	BPP	1.470	1.470
Concrete Construction (3) - Shop	74351	Liability	1.313	1.313
Concrete Construction (3) - Shop	74351	Building	1.050	1.050
Concrete Construction (3) - Shop	74351	BPP	1.470	1.470
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Office	74411	Liability	1.050	1.050
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Office	74411	Building	1.050	1.050
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Office	74411	BPP	1.470	1.470
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Shop	74421	Liability	1.050	1.050
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Shop	74421	Building	1.050	1.050
Door, Window or Assembled Millwork - Installation - Metal only (Other than metal should be classified as Carpentry) - Shop	74421	BPP	1.470	1.470
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Office	74471	Liability	1.050	1.050
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Office	74471	Building	1.050	1.050
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Office	74471	BPP	1.470	1.470
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Shop	74481	Liability	1.050	1.050
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Shop	74481	Building	1.050	1.050
Driveway, Parking Area or Sidewalk Repair - Paving or Re-paving (Not including clearing of right-of-way, earth or rock excavation and filling or grading of land) - Shop	74481	BPP	1.470	1.470
Dry Wall or Wallboard Installation- Office	74501	Liability	1.208	1.208
Dry Wall or Wallboard Installation- Office	74501	Building	1.050	1.050
Dry Wall or Wallboard Installation- Office	74501	BPP	1.470	1.470
Dry Wall or Wallboard Installation- Shop	74511	Liability	1.208	1.208
Dry Wall or Wallboard Installation- Shop	74511	Building	1.050	1.050
Dry Wall or Wallboard Installation- Shop	74511	BPP	1.470	1.470
Electrical Work - Within Buildings (4) - Office	74561	Liability	1.050	1.050
Electrical Work - Within Buildings (4) - Office	74561	Building	1.050	1.050
Electrical Work - Within Buildings (4) - Office	74561	BPP	1.470	1.470
Electrical Work - Within Buildings (4) - Shop	74541	Liability	1.050	1.050
Electrical Work - Within Buildings (4) - Shop	74541	Building	1.050	1.050
Electrical Work - Within Buildings (4) - Shop	74541	BPP	1.470	1.470
Fence Erection Contractors - (Only applies to risks that install or erect fences) - Office	74591	Liability	1.050	1.050
Fence Erection Contractors - (Only applies to risks that install or erect fences) - Office	74591	Building	1.050	1.050
Fence Erection Contractors - (Only applies to risks that install or erect fences) - Office	74591	BPP	1.470	1.470
Fence Erection Contractors - (Only applies to risks that install or erect fences) -Shop	74601	Liability	1.050	1.050
Fence Erection Contractors - (Only applies to risks that install or erect fences) -Shop	74601	Building	1.050	1.050
Fence Erection Contractors - (Only applies to risks that install or erect fences) -Shop	74601	BPP	1.470	1.470
Floor Covering Installation - Not Ceramic Tile or Stone - Office	74651	Liability	1.050	1.050
Floor Covering Installation - Not Ceramic Tile or Stone - Office	74651	Building	1.050	1.050
Floor Covering Installation - Not Ceramic Tile or Stone - Office	74651	BPP	1.470	1.470
Floor Covering Installation - Not Ceramic Tile or Stone - Shop	74661	Liability	1.050	1.050
Floor Covering Installation - Not Ceramic Tile or Stone - Shop	74661	Building	1.050	1.050
Floor Covering Installation - Not Ceramic Tile or Stone - Shop	74661	BPP	1.470	1.470
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood -Office	74681	Liability	1.050	1.050
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood -Office	74681	Building	1.050	1.050
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood -Office	74681	BPP	1.470	1.470
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood - Shop	74691	Liability	1.050	1.050
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood - Shop	74691	Building	1.050	1.050
Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood - Shop	74691	BPP	1.470	1.470
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Office	74741	Liability	0.630	0.630
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Office	74741	Building	1.050	1.050
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Office	74741	BPP	1.470	1.470
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Shop	74751	Liability	0.630	0.630
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Shop	74751	Building	1.050	1.050
Glass Dealers and Glaziers - Sales and Installation (Includes bending, grinding, beveling or silvering of plate glass) - Shop	74751	BPP	1.470	1.470

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Office	74771	Liability	1.134	1.134
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Office	74771	Building	1.050	1.050
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Office	74771	BPP	1.470	1.470
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Shop	74781	Liability	1.134	1.134
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Shop	74781	Building	1.050	1.050
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops). - Shop	74781	BPP	1.470	1.470
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Office	74831	Liability	1.050	1.050
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Office	74831	Building	1.050	1.050
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Office	74831	BPP	1.470	1.470
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Shop	74841	Liability	1.050	1.050
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Shop	74841	Building	1.050	1.050
House Furnishings Installation - Not Otherwise Classified (Includes incidental upholstering and floor covering installation) - Shop	74841	BPP	1.470	1.470
Interior Decorators - Office	74861	Liability	0.893	0.893
Interior Decorators - Office	74861	Building	1.050	1.050
Interior Decorators - Office	74861	BPP	1.470	1.470
Interior Decorators - Shop	74871	Liability	0.893	0.893
Interior Decorators - Shop	74871	Building	1.050	1.050
Interior Decorators - Shop	74871	BPP	1.470	1.470
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Office	74891	Liability	0.998	0.998
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Office	74891	Building	1.050	1.050
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Office	74891	BPP	1.470	1.470
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Shop	74901	Liability	0.998	0.998
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Shop	74901	Building	1.050	1.050
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed (5). - Shop	74901	BPP	1.470	1.470
Lawn Sprinkler Installation - Office	74951	Liability	0.945	0.945
Lawn Sprinkler Installation - Office	74951	Building	1.050	1.050
Lawn Sprinkler Installation - Office	74951	BPP	1.470	1.470
Lawn Sprinkler Installation - Shop	74961	Liability	0.945	0.945
Lawn Sprinkler Installation - Shop	74961	Building	1.050	1.050
Lawn Sprinkler Installation - Shop	74961	BPP	1.470	1.470
Masonry - Office	75511	Liability	0.893	0.893
Masonry - Office	75511	Building	1.050	1.050
Masonry - Office	75511	BPP	1.470	1.470
Masonry - Shop	75521	Liability	0.893	0.893
Masonry - Shop	75521	Building	1.050	1.050
Masonry - Shop	75521	BPP	1.470	1.470
Metal Erection - Decorative or Artistic (6) - Office	75541	Liability	1.050	1.050
Metal Erection - Decorative or Artistic (6) - Office	75541	Building	1.050	1.050
Metal Erection - Decorative or Artistic (6) - Office	75541	BPP	1.470	1.470
Metal Erection - Decorative or Artistic (6) - Shop	75551	Liability	1.050	1.050
Metal Erection - Decorative or Artistic (6) - Shop	75551	Building	1.050	1.050
Metal Erection - Decorative or Artistic (6) - Shop	75551	BPP	1.470	1.470
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Office	75601	Liability	0.840	0.840
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Office	75601	Building	1.050	1.050
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Office	75601	BPP	1.470	1.470
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Shop	75611	Liability	0.840	0.840
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Shop	75611	Building	1.050	1.050
Painting - Exterior - Buildings or Structures - 3 stories or less in height (Not Otherwise Classified) (7) - Shop	75611	BPP	1.470	1.470
Painting - Interior Buildings or Structures (8) - Office	75631	Liability	0.840	0.840
Painting - Interior Buildings or Structures (8) - Office	75631	Building	1.050	1.050

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Painting - Interior Buildings or Structures (8) - Office	75631	BPP	1.470	1.470
Painting - Interior Buildings or Structures (8) - Shop	75641	Liability	0.840	0.840
Painting - Interior Buildings or Structures (8) - Shop	75641	Building	1.050	1.050
Painting - Interior Buildings or Structures (8) - Shop	75641	BPP	1.470	1.470
Paper Hanging - Office	75691	Liability	0.998	0.998
Paper Hanging - Office	75691	Building	1.050	1.050
Paper Hanging - Office	75691	BPP	1.470	1.470
Paper Hanging - Shop	75701	Liability	0.998	0.998
Paper Hanging - Shop	75701	Building	1.050	1.050
Paper Hanging - Shop	75701	BPP	1.470	1.470
Permanent Yards - Maintenance or Storage (9)	74361	Liability	1.050	1.050
Permanent Yards - Maintenance or Storage (9)	74361	Building	1.050	1.050
Permanent Yards - Maintenance or Storage (9)	74361	BPP	1.470	1.470
Plastering or Stucco Work - Office	75751	Liability	0.893	0.893
Plastering or Stucco Work - Office	75751	Building	1.050	1.050
Plastering or Stucco Work - Office	75751	BPP	1.470	1.470
Plastering or Stucco Work - Shop	75761	Liability	0.893	0.893
Plastering or Stucco Work - Shop	75761	Building	1.050	1.050
Plastering or Stucco Work - Shop	75761	BPP	1.470	1.470
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Office	75781	Liability	1.344	1.344
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Office	75781	Building	1.075	1.075
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Office	75781	BPP	1.505	1.505
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Shop	75791	Liability	1.344	1.344
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Shop	75791	Building	1.075	1.075
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (11). - Shop	75791	BPP	1.505	1.505
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Office	75811	Liability	1.344	1.344
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Office	75811	Building	1.075	1.075
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Office	75811	BPP	1.505	1.505
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Shop	75821	Liability	1.344	1.344
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Shop	75821	Building	1.075	1.075
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) (12). - Shop	75821	BPP	1.505	1.505
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Office	75871	Liability	1.050	1.050
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Office	75871	Building	1.050	1.050
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Office	75871	BPP	1.470	1.470
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Shop	75881	Liability	1.050	1.050
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Shop	75881	Building	1.050	1.050
Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial (13) - Shop	75881	BPP	1.470	1.470
Residential Cleaning Services including office cleaning - Office	76221	Liability	1.050	1.050
Residential Cleaning Services including office cleaning - Office	76221	Building	1.050	1.050
Residential Cleaning Services including office cleaning - Office	76221	BPP	1.470	1.470
Residential Cleaning Services including office cleaning.- Shop	76231	Liability	1.050	1.050
Residential Cleaning Services including office cleaning.- Shop	76231	Building	1.050	1.050
Residential Cleaning Services including office cleaning.- Shop	76231	BPP	1.470	1.470
Roofing - Residential - Office	75931	Liability	1.050	1.050
Roofing - Residential - Office	75931	Building	1.050	1.050
Roofing - Residential - Office	75931	BPP	1.470	1.470
Roofing - Residential - Shop	75941	Liability	1.050	1.050
Roofing - Residential - Shop	75941	Building	1.050	1.050
Roofing - Residential - Shop	75941	BPP	1.470	1.470
Septic Tank Systems- Cleaning. Includes repair but no excavation -Office	75961	Liability	1.313	1.313
Septic Tank Systems- Cleaning. Includes repair but no excavation -Office	75961	Building	1.050	1.050

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Septic Tank Systems- Cleaning. Includes repair but no excavation -Office	75961	BPP	1.470	1.470
Septic Tank Systems- Cleaning. Includes repair but no excavation- Shop	75971	Liability	1.313	1.313
Septic Tank Systems- Cleaning. Includes repair but no excavation- Shop	75971	Building	1.050	1.050
Septic Tank Systems- Cleaning. Includes repair but no excavation- Shop	75971	BPP	1.470	1.470
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Office	76021	Liability	1.155	1.155
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Office	76021	Building	1.050	1.050
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Office	76021	BPP	1.470	1.470
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Shop	76031	Liability	1.155	1.155
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Shop	76031	Building	1.050	1.050
Siding Installation - 3 stories or less in height (Wood siding installation should be classified as Carpentry)- Shop	76031	BPP	1.470	1.470
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Office	76051	Liability	1.050	1.050
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Office	76051	Building	1.050	1.050
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Office	76051	BPP	1.470	1.470
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Shop	76061	Liability	1.050	1.050
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Shop	76061	Building	1.050	1.050
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)- Shop	76061	BPP	1.470	1.470
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Office	76111	Liability	0.735	0.735
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Office	76111	Building	1.050	1.050
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Office	76111	BPP	1.470	1.470
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Shop	76121	Liability	0.735	0.735
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Shop	76121	Building	1.050	1.050
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work- Shop	76121	BPP	1.470	1.470
Window Cleaning - 3 stories or less in height- Office	76171	Liability	1.050	1.050
Window Cleaning - 3 stories or less in height- Office	76171	Building	1.050	1.050
Window Cleaning - 3 stories or less in height- Office	76171	BPP	1.470	1.470
Window Cleaning - 3 stories or less in height- Shop	76181	Liability	1.050	1.050
Window Cleaning - 3 stories or less in height- Shop	76181	Building	1.050	1.050
Window Cleaning - 3 stories or less in height- Shop	76181	BPP	1.470	1.470
-D- CLASSIFICATIONS				
Dairy Products or Butter and Egg Stores (Including Ice Cream)	54516	Liability	0.820	0.820
Dairy Products or Butter and Egg Stores (Including Ice Cream)	54516	Building	1.000	1.000
Dairy Products or Butter and Egg Stores (Including Ice Cream)	54516	BPP	1.000	1.000
Delicatessens - Primarily retailing a range of grocery items and meats (Use Fast Food or Limited Cooking Restaurant classification for Delicatessen restaurants.)	54116	Liability	0.820	0.820
Delicatessens - Primarily retailing a range of grocery items and meats (Use Fast Food or Limited Cooking Restaurant classification for Delicatessen restaurants.)	54116	Building	1.000	1.000
Delicatessens - Primarily retailing a range of grocery items and meats (Use Fast Food or Limited Cooking Restaurant classification for Delicatessen restaurants.)	54116	BPP	1.000	1.000
Dental Laboratories	71444	Liability	1.050	1.050
Dental Laboratories	71444	Building	1.050	1.050
Dental Laboratories	71444	BPP	1.050	1.050
Department Stores	53127	Liability	0.820	0.820
Department Stores	53127	Building	1.000	1.000
Department Stores	53127	BPP	1.000	1.000
Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	50291	Liability	1.000	1.000
Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	50291	Building	1.000	1.000
Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	50291	BPP	1.000	1.000
Drugstores	59116	Liability	1.000	1.000
Drugstores	59116	Building	1.000	1.000
Drugstores	59116	BPP	1.000	1.000
Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)	53985	Liability	1.000	1.000
Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)	53985	Building	1.000	1.000
Dry Goods Dealers - Retail - Including Fabrics, Yarn and Piece Goods - (New Goods Only)	53985	BPP	1.000	1.000
Dwellings - 1-4 family, no office or mercantile	65141	Liability	1.350	1.350
Dwellings - 1-4 family, no office or mercantile	65141	Building	~~1.190~~	1.226
Dwellings - 1-4 family, no office or mercantile	65141	BPP	1.350	1.350
Dwellings - 1-4 family, incidental office or mercantile	65142	Liability	1.350	1.350

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Dwellings - 1-4 family, incidental office or mercantile	65142	Building	~~1.190~~	1.226
Dwellings - 1-4 family, incidental office or mercantile	65142	BPP	1.350	1.350
Dwellings - Bed & Breakfast	65142	Liability	1.350	1.350
Dwellings - Bed & Breakfast	65142	Building	~~1.190~~	1.226
Dwellings - Bed & Breakfast	65142	BPP	1.350	1.350
-E- CLASSIFICATIONS				
Electrical Lighting Stores	59999	Liability	0.820	0.820
Electrical Lighting Stores	59999	Building	1.000	1.000
Electrical Lighting Stores	59999	BPP	1.000	1.000
Electronics Stores	57326	Liability	1.000	1.000
Electronics Stores	57326	Building	1.000	1.000
Electronics Stores	57326	BPP	1.000	1.000
Engraving	71842	Liability	1.050	1.050
Engraving	71842	Building	1.050	1.050
Engraving	71842	BPP	1.050	1.050
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813	Liability	1.000	1.000
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813	Building	1.000	1.000
Equipment, Fixtures or Supplies Distributors - Office and Store Equipment	50813	BPP	1.000	1.000
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813	Liability	1.000	1.000
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813	Building	1.000	1.000
Equipment, Fixtures or Supplies Distributors - Restaurant, Bars and Hotel Equipment	50813	BPP	1.000	1.000
-F- CLASSIFICATIONS				
Fabric - Distributors	50321	Liability	1.000	1.000
Fabric - Distributors	50321	Building	1.000	1.000
Fabric - Distributors	50321	BPP	1.000	1.000
Fabric - Stores	56311	Liability	1.000	1.000
Fabric - Stores	56311	Building	1.000	1.000
Fabric - Stores	56311	BPP	1.000	1.000
Feed, Grain or Hay Dealers	59625	Liability	1.000	1.000
Feed, Grain or Hay Dealers	59625	Building	1.000	1.000
Feed, Grain or Hay Dealers	59625	BPP	1.000	1.000
Fence Dealers	59999	Liability	1.000	1.000
Fence Dealers	59999	Building	1.000	1.000
Fence Dealers	59999	BPP	1.000	1.000
Fertilizer Dealers	59999	Liability	1.000	1.000
Fertilizer Dealers	59999	Building	1.000	1.000
Fertilizer Dealers	59999	BPP	1.000	1.000
Fire Protection Equipment Dealers	59999	Liability	1.000	1.000
Fire Protection Equipment Dealers	59999	Building	1.000	1.000
Fire Protection Equipment Dealers	59999	BPP	1.000	1.000
Floor Covering - Distributors	50351	Liability	0.820	0.820
Floor Covering - Distributors	50351	Building	1.000	1.000
Floor Covering - Distributors	50351	BPP	1.000	1.000
Floor Covering - Stores - Wood or Ceramic Tile Only	57134	Liability	0.820	0.820
Floor Covering - Stores - Wood or Ceramic Tile Only	57134	Building	1.000	1.000
Floor Covering - Stores - Wood or Ceramic Tile Only	57134	BPP	1.000	1.000
Floor Covering - Stores - Except Wood or Ceramic Tile Only	57134	Liability	0.820	0.820
Floor Covering - Stores - Except Wood or Ceramic Tile Only	57134	Building	1.000	1.000
Floor Covering - Stores - Except Wood or Ceramic Tile Only	57134	BPP	1.000	1.000
Florists - Distributors	50381	Liability	0.820	0.820
Florists - Distributors	50381	Building	1.000	1.000
Florists - Distributors	50381	BPP	1.000	1.000
Florists - Retail	59685	Liability	0.820	0.820
Florists - Retail	59685	Building	1.000	1.000
Florists - Retail	59685	BPP	1.000	1.000
Fruit or Vegetable -Distributors	50391	Liability	0.820	0.820
Fruit or Vegetable -Distributors	50391	Building	1.000	1.000
Fruit or Vegetable -Distributors	50391	BPP	1.000	1.000
Fruit or Vegetable - Dealers	54315	Liability	0.820	0.820
Fruit or Vegetable - Dealers	54315	Building	1.000	1.000
Fruit or Vegetable - Dealers	54315	BPP	1.000	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Funeral Homes or Chapels	71865	Liability	0.940	0.940
Funeral Homes or Chapels	71865	Building	0.940	0.940
Funeral Homes or Chapels	71865	BPP	0.940	0.940
Fur - Garments and Pelts - Retail Only	56814	Liability	1.000	1.000
Fur - Garments and Pelts - Retail Only	56814	Building	1.000	1.000
Fur - Garments and Pelts - Retail Only	56814	BPP	1.000	1.000
Furniture - Upholstered - Retail Only	57121	Liability	1.000	1.000
Furniture - Upholstered - Retail Only	57121	Building	1.000	1.000
Furniture - Upholstered - Retail Only	57121	BPP	1.000	1.000
Furniture - Wood or Metal - Retail Only	57128	Liability	1.000	1.000
Furniture - Wood or Metal - Retail Only	57128	Building	1.000	1.000
Furniture - Wood or Metal - Retail Only	57128	BPP	1.000	1.000
-G- CLASSIFICATIONS				
Gardening and Light Farming Supply - Distributors	50471	Liability	1.000	1.000
Gardening and Light Farming Supply - Distributors	50471	Building	1.000	1.000
Gardening and Light Farming Supply - Distributors	50471	BPP	1.000	1.000
Gardening and Light Farming Supply - Retail	59698	Liability	1.000	1.000
Gardening and Light Farming Supply - Retail	59698	Building	1.000	1.000
Gardening and Light Farming Supply - Retail	59698	BPP	1.000	1.000
Gift Shops	59994	Liability	1.000	1.000
Gift Shops	59994	Building	1.000	1.000
Gift Shops	59994	BPP	1.000	1.000
Glass Dealers and Glaziers - Retail Only	57155	Liability	0.820	0.820
Glass Dealers and Glaziers - Retail Only	57155	Building	1.000	1.000
Glass Dealers and Glaziers - Retail Only	57155	BPP	1.000	1.000
Grocery - Distributors	50481	Liability	1.000	1.000
Grocery - Distributors	50481	Building	1.000	1.000
Grocery - Distributors	50481	BPP	1.000	1.000
Grocery - Stores - With an area at least 4,000 square feet - Without Gasoline Sales	54321	Liability	1.000	1.000
Grocery - Stores - With an area at least 4,000 square feet - Without Gasoline Sales	54321	Building	1.000	1.000
Grocery - Stores - With an area at least 4,000 square feet - Without Gasoline Sales	54321	BPP	1.000	1.000
Grocery - Stores - With an area at least 4,000 square feet - With Gasoline Sales	54331	Liability	1.000	1.000
Grocery - Stores - With an area at least 4,000 square feet - With Gasoline Sales	54331	Building	1.000	1.000
Grocery - Stores - With an area at least 4,000 square feet - With Gasoline Sales	54331	BPP	1.000	1.000
Grocery - Stores - With an area less than 4,000 square feet - Without Gasoline Sales	54341	Liability	1.000	1.000
Grocery - Stores - With an area less than 4,000 square feet - Without Gasoline Sales	54341	Building	1.000	1.000
Grocery - Stores - With an area less than 4,000 square feet - Without Gasoline Sales	54341	BPP	1.000	1.000
Grocery - Stores - With an area less than 4,000 square feet - With Gasoline Sales	54351	Liability	1.000	1.000
Grocery - Stores - With an area less than 4,000 square feet - With Gasoline Sales	54351	Building	1.000	1.000
Grocery - Stores - With an area less than 4,000 square feet - With Gasoline Sales	54351	BPP	1.000	1.000
-H- CLASSIFICATIONS				
Hardware and Tools - Distributors	50501	Liability	1.000	1.000
Hardware and Tools - Distributors	50501	Building	1.000	1.000
Hardware and Tools - Distributors	50501	BPP	1.000	1.000
Hardware and Tools - Retail	52512	Liability	1.000	1.000
Hardware and Tools - Retail	52512	Building	1.000	1.000
Hardware and Tools - Retail	52512	BPP	1.000	1.000
Health or Natural Food Stores - With an area at least 4000 square feet	54127	Liability	0.820	0.820
Health or Natural Food Stores - With an area at least 4000 square feet	54127	Building	1.000	1.000
Health or Natural Food Stores - With an area at least 4000 square feet	54127	BPP	1.000	1.000
Health or Natural Food Stores - With an area less than 4000 square feet	54136	Liability	0.820	0.820
Health or Natural Food Stores - With an area less than 4000 square feet	54136	Building	1.000	1.000
Health or Natural Food Stores - With an area less than 4000 square feet	54136	BPP	1.000	1.000
Hearing Aid - Distributors	50571	Liability	1.000	1.000
Hearing Aid - Distributors	50571	Building	1.000	1.000
Hearing Aid - Distributors	50571	BPP	1.000	1.000
Hearing Aid - Retail	59974	Liability	1.000	1.000
Hearing Aid - Retail	59974	Building	1.000	1.000
Hearing Aid - Retail	59974	BPP	1.000	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Heating or Combined Heating and Air Conditioning equipment - Distributors Only	50581	Liability	0.820	0.820
Heating or Combined Heating and Air Conditioning equipment - Distributors Only	50581	Building	1.000	1.000
Heating or Combined Heating and Air Conditioning equipment - Distributors Only	50581	BPP	1.000	1.000
Hobby, Craft or Artists' Supply - Distributors	50641	Liability	1.000	1.000
Hobby, Craft or Artists' Supply - Distributors	50641	Building	1.000	1.000
Hobby, Craft or Artists' Supply - Distributors	50641	BPP	1.000	1.000
Hobby, Craft or Artists' Supply - Retail	59995	Liability	1.000	1.000
Hobby, Craft or Artists' Supply - Retail	59995	Building	1.000	1.000
Hobby, Craft or Artists' Supply - Retail	59995	BPP	1.000	1.000
Home Furnishings Stores	57224	Liability	1.000	1.000
Home Furnishings Stores	57224	Building	1.000	1.000
Home Furnishings Stores	57224	BPP	1.000	1.000
Home Improvement Stores	53989	Liability	0.820	0.820
Home Improvement Stores	53989	Building	1.000	1.000
Home Improvement Stores	53989	BPP	1.000	1.000
-J- CLASSIFICATIONS				
Janitorial Supplies - Distributors	50651	Liability	1.000	1.000
Janitorial Supplies - Distributors	50651	Building	1.000	1.000
Janitorial Supplies - Distributors	50651	BPP	1.000	1.000
Janitorial Supplies - Retail	59999	Liability	0.820	0.820
Janitorial Supplies - Retail	59999	Building	1.000	1.000
Janitorial Supplies - Retail	59999	BPP	1.000	1.000
Jewelry - Distributors	50661	Liability	1.000	1.000
Jewelry - Distributors	50661	Building	1.000	1.000
Jewelry - Distributors	50661	BPP	1.000	1.000
Jewelry - Repair	71941	Liability	1.050	1.050
Jewelry - Repair	71941	Building	1.050	1.050
Jewelry - Repair	71941	BPP	1.050	1.050
Jewelry - Retail - Costume	59715	Liability	1.000	1.000
Jewelry - Retail - Costume	59715	Building	1.000	1.000
Jewelry - Retail - Costume	59715	BPP	1.000	1.000
Jewelry - Retail - Precious	59715	Liability	1.000	1.000
Jewelry - Retail - Precious	59715	Building	1.000	1.000
Jewelry - Retail - Precious	59715	BPP	1.000	1.000
Junk Dealers	59981	Liability	1.000	1.000
Junk Dealers	59981	Building	1.000	1.000
Junk Dealers	59981	BPP	1.000	1.000
-L- CLASSIFICATIONS				
Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	Liability	1.050	1.050
Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	Building	1.050	1.050
Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	BPP	1.050	1.050
Laundry and Dry Cleaning Stores - Using petroleum solvents (including Stoddard type solvents and other combustible hydrocarbon solvents) and having less than 3 pick-up stations	09501	Liability	1.000	1.000
Laundry and Dry Cleaning Stores - Using petroleum solvents (including Stoddard type solvents and other combustible hydrocarbon solvents) and having less than 3 pick-up stations	09501	Building	1.000	1.000
Laundry and Dry Cleaning Stores - Using petroleum solvents (including Stoddard type solvents and other combustible hydrocarbon solvents) and having less than 3 pick-up stations	09501	BPP	1.000	1.000
Laundry and Dry Cleaning Stores - Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	09521	Liability	1.000	1.000
Laundry and Dry Cleaning Stores - Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	09521	Building	1.000	1.000
Laundry and Dry Cleaning Stores - Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	09521	BPP	1.000	1.000
Laundromat (Self-service)- Supervised	09531	Liability	1.000	1.000
Laundromat (Self-service)- Supervised	09531	Building	1.000	1.000
Laundromat (Self-service)- Supervised	09531	BPP	1.000	1.000
Laundromat (Self-service)- Non-supervised	09541	Liability	1.000	1.000
Laundromat (Self-service)- Non-supervised	09541	Building	1.000	1.000
Laundromat (Self-service)- Non-supervised	09541	BPP	1.000	1.000
Leather Products or Hide Stores - Retail only	56992	Liability	1.000	1.000
Leather Products or Hide Stores - Retail only	56992	Building	1.000	1.000
Leather Products or Hide Stores - Retail only	56992	BPP	1.000	1.000
Lithographing	71855	Liability	1.050	1.050

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Lithographing	71855	Building	1.050	1.050
Lithographing	71855	BPP	1.050	1.050
Locksmiths	52512	Liability	1.000	1.000
Locksmiths	52512	Building	1.000	1.000
Locksmiths	52512	BPP	1.000	1.000
Luggage Goods - Retail Only	59999	Liability	0.820	0.820
Luggage Goods - Retail Only	59999	Building	1.000	1.000
Luggage Goods - Retail Only	59999	BPP	1.000	1.000
-M- CLASSIFICATIONS				
Machinery or Equipment Dealers - Farm Type Only	59695	Liability	1.000	1.000
Machinery or Equipment Dealers - Farm Type Only	59695	Building	1.000	1.000
Machinery or Equipment Dealers - Farm Type Only	59695	BPP	1.000	1.000
Mail Box or Packaging Stores - Packing and Preparing Goods For Shipping	71837	Liability	1.050	1.050
Mail Box or Packaging Stores - Packing and Preparing Goods For Shipping	71837	Building	1.050	1.050
Mail Box or Packaging Stores - Packing and Preparing Goods For Shipping	71837	BPP	1.050	1.050
Mail Box or Packaging Stores - Packaging Services (Except packing and crating for transportation)	71837	Liability	1.050	1.050
Mail Box or Packaging Stores - Packaging Services (Except packing and crating for transportation)	71837	Building	1.050	1.050
Mail Box or Packaging Stores - Packaging Services (Except packing and crating for transportation)	71837	BPP	1.050	1.050
Mail Order Houses - Retail Only	59999	Liability	0.820	0.820
Mail Order Houses - Retail Only	59999	Building	1.000	1.000
Mail Order Houses - Retail Only	59999	BPP	1.000	1.000
Mailing or Addressing Companies - Direct Mailing Companies	71837	Liability	1.050	1.050
Mailing or Addressing Companies - Direct Mailing Companies	71837	Building	1.050	1.050
Mailing or Addressing Companies - Direct Mailing Companies	71837	BPP	1.050	1.050
Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	71837	Liability	1.050	1.050
Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	71837	Building	1.050	1.050
Mailing or Addressing Companies - Mailing List Compiling Services/Mailing List Publishers	71837	BPP	1.050	1.050
Marble Products - Retail only	59999	Liability	0.820	0.820
Marble Products - Retail only	59999	Building	1.000	1.000
Marble Products - Retail only	59999	BPP	1.000	1.000
Meat, Fish, Poultry or Seafood - Distributors - Fish or Seafood	50671	Liability	0.820	0.820
Meat, Fish, Poultry or Seafood - Distributors - Fish or Seafood	50671	Building	1.000	1.000
Meat, Fish, Poultry or Seafood - Distributors - Fish or Seafood	50671	BPP	1.000	1.000
Meat, Fish, Poultry or Seafood - Distributors - Meat	50671	Liability	0.820	0.820
Meat, Fish, Poultry or Seafood - Distributors - Meat	50671	Building	1.000	1.000
Meat, Fish, Poultry or Seafood - Distributors - Meat	50671	BPP	1.000	1.000
Meat, Fish, Poultry or Seafood - Distributors - Poultry	50671	Liability	0.820	0.820
Meat, Fish, Poultry or Seafood - Distributors - Poultry	50671	Building	1.000	1.000
Meat, Fish, Poultry or Seafood - Distributors - Poultry	50671	BPP	1.000	1.000
Meat, Fish, Poultry or Seafood - Retail	54216	Liability	0.820	0.820
Meat, Fish, Poultry or Seafood - Retail	54216	Building	1.000	1.000
Meat, Fish, Poultry or Seafood - Retail	54216	BPP	1.000	1.000
Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216	Liability	0.820	0.820
Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216	Building	1.000	1.000
Meat, Fish, Poultry or Seafood - Retail - Fish or Seafood	54216	BPP	1.000	1.000
Medical, Hospital and Surgical Supply - Retail Only	50815	Liability	1.000	1.000
Medical, Hospital and Surgical Supply - Retail Only	50815	Building	1.000	1.000
Medical, Hospital and Surgical Supply - Retail Only	50815	BPP	1.000	1.000
Metal Dealers	59999	Liability	0.820	0.820
Metal Dealers	59999	Building	1.000	1.000
Metal Dealers	59999	BPP	1.000	1.000
Motels- No Restaurants	69151	Liability	1.000	1.000
Motels- No Restaurants	69151	Building	1.000	1.000
Motels- No Restaurants	69151	BPP	1.000	1.000
Motels-With Limited Cooking Restaurants	69161	Liability	1.000	1.000
Motels-With Limited Cooking Restaurants	69161	Building	1.000	1.000
Motels-With Limited Cooking Restaurants	69161	BPP	1.000	1.000
Motels-With Fast Food Restaurants	69171	Liability	1.000	1.000
Motels-With Fast Food Restaurants	69171	Building	1.000	1.000
Motels-With Fast Food Restaurants	69171	BPP	1.000	1.000
Music Stores - Pre-recorded	57338	Liability	1.000	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Music Stores - Pre-recorded	57338	Building	1.000	1.000
Music Stores - Pre-recorded	57338	BPP	1.000	1.000
Musical Instrument Stores	57334	Liability	1.000	1.000
Musical Instrument Stores	57334	Building	1.000	1.000
Musical Instrument Stores	57334	BPP	1.000	1.000
-N- CLASSIFICATIONS				
Nail Salons	71952	Liability	0.900	0.900
Nail Salons	71952	Building	0.900	0.900
Nail Salons	71952	BPP	0.900	0.900
Newsstands	59935	Liability	1.000	1.000
Newsstands	59935	Building	1.000	1.000
Newsstands	59935	BPP	1.000	1.000
-O- CLASSIFICATIONS (Other than Offices)				
Office Machines or Appliances - Distributors - No Repair	50691	Liability	1.000	1.000
Office Machines or Appliances - Distributors - No Repair	50691	Building	1.000	1.000
Office Machines or Appliances - Distributors - No Repair	50691	BPP	1.000	1.000
Office Machines or Appliances - Retail - No Repair	50925	Liability	1.000	1.000
Office Machines or Appliances - Retail - No Repair	50925	Building	1.000	1.000
Office Machines or Appliances - Retail - No Repair	50925	BPP	1.000	1.000
Optical Goods - Distributors	50721	Liability	1.000	1.000
Optical Goods - Distributors	50721	Building	1.000	1.000
Optical Goods - Distributors	50721	BPP	1.000	1.000
Optical Goods - Retail	59954	Liability	1.000	1.000
Optical Goods - Retail	59954	Building	1.000	1.000
Optical Goods - Retail	59954	BPP	1.000	1.000
-O- OFFICE CLASSIFICATIONS				
Accounting Services - Except CPAs - Office	63611	Liability	0.800	0.800
Accounting Services - Except CPAs - Office	63611	Building	0.800	0.800
Accounting Services - Except CPAs - Office	63611	BPP	0.800	0.800
Accounting Services - Except CPAs - Lessors Risk Only	63611	Liability	0.800	0.800
Accounting Services - Except CPAs - Lessors Risk Only	63611	Building	0.800	0.800
Accounting Services - Except CPAs - Lessors Risk Only	63611	BPP	0.800	0.800
Accounting Services - Except CPAs - Condominium - Office	63621	Liability	0.800	0.800
Accounting Services - Except CPAs - Condominium - Office	63621	Building	0.800	0.800
Accounting Services - Except CPAs - Condominium - Office	63621	BPP	0.800	0.800
Accounting Services - Except CPAs - Condominium - Office - Lessors Risk Only	63621	Liability	0.800	0.800
Accounting Services - Except CPAs - Condominium - Office - Lessors Risk Only	63621	Building	0.800	0.800
Accounting Services - Except CPAs - Condominium - Office - Lessors Risk Only	63621	BPP	0.800	0.800
Accounting Services - CPAs - Office	63631	Liability	0.800	0.800
Accounting Services - CPAs - Office	63631	Building	0.800	0.800
Accounting Services - CPAs - Office	63631	BPP	0.800	0.800
Accounting Services - CPAs - Lessors Risk Only	63631	Liability	0.800	0.800
Accounting Services - CPAs - Lessors Risk Only	63631	Building	0.800	0.800
Accounting Services - CPAs - Lessors Risk Only	63631	BPP	0.800	0.800
Accounting Services - CPAs - Condominium - Office	63641	Liability	0.800	0.800
Accounting Services - CPAs - Condominium - Office	63641	Building	0.800	0.800
Accounting Services - CPAs - Condominium - Office	63641	BPP	0.800	0.800
Accounting Services - CPAs - Condominium - Office - Lessors Risk Only	63641	Liability	0.800	0.800
Accounting Services - CPAs - Condominium - Office - Lessors Risk Only	63641	Building	0.800	0.800
Accounting Services - CPAs - Condominium - Office - Lessors Risk Only	63641	BPP	0.800	0.800
Advertising and Related Services -Office	63651	Liability	0.800	0.800
Advertising and Related Services -Office	63651	Building	0.800	0.800
Advertising and Related Services -Office	63651	BPP	0.800	0.800
Advertising and Related Services - Lessors Risk Only	63651	Liability	0.800	0.800
Advertising and Related Services - Lessors Risk Only	63651	Building	0.800	0.800
Advertising and Related Services - Lessors Risk Only	63651	BPP	0.800	0.800
Advertising and Related Services - Condominium - Office	63661	Liability	0.800	0.800
Advertising and Related Services - Condominium - Office	63661	Building	0.800	0.800
Advertising and Related Services - Condominium - Office	63661	BPP	0.800	0.800
Advertising and Related Services - Condominium - Office - Lessors Risk Only	63661	Liability	0.800	0.800

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Advertising and Related Services - Condominium - Office - Lessors Risk Only	63661	Building	0.800	0.800
Advertising and Related Services - Condominium - Office - Lessors Risk Only	63661	BPP	0.800	0.800
Bookkeeping Services - Office	63671	Liability	0.800	0.800
Bookkeeping Services - Office	63671	Building	0.800	0.800
Bookkeeping Services - Office	63671	BPP	0.800	0.800
Bookkeeping Services - Lessors Risk Only	63671	Liability	0.800	0.800
Bookkeeping Services - Lessors Risk Only	63671	Building	0.800	0.800
Bookkeeping Services - Lessors Risk Only	63671	BPP	0.800	0.800
Bookkeeping Services - Condominium - Office	63681	Liability	0.800	0.800
Bookkeeping Services - Condominium - Office	63681	Building	0.800	0.800
Bookkeeping Services - Condominium - Office	63681	BPP	0.800	0.800
Bookkeeping Services - Condominium - Office - Lessors Risk Only	63681	Liability	0.800	0.800
Bookkeeping Services - Condominium - Office - Lessors Risk Only	63681	Building	0.800	0.800
Bookkeeping Services - Condominium - Office - Lessors Risk Only	63681	BPP	0.800	0.800
Collection Agencies - Office	63691	Liability	0.800	0.800
Collection Agencies - Office	63691	Building	0.800	0.800
Collection Agencies - Office	63691	BPP	0.800	0.800
Collection Agencies - Lessors Risk Only	63691	Liability	0.800	0.800
Collection Agencies - Lessors Risk Only	63691	Building	0.800	0.800
Collection Agencies - Lessors Risk Only	63691	BPP	0.800	0.800
Collection Agencies - Condominium - Office	63711	Liability	0.800	0.800
Collection Agencies - Condominium - Office	63711	Building	0.800	0.800
Collection Agencies - Condominium - Office	63711	BPP	0.800	0.800
Collection Agencies - Condominium - Office- Lessors Risk Only	63711	Liability	0.800	0.800
Collection Agencies - Condominium - Office- Lessors Risk Only	63711	Building	0.800	0.800
Collection Agencies - Condominium - Office- Lessors Risk Only	63711	BPP	0.800	0.800
Credit Reporting Agencies - Office	63721	Liability	0.800	0.800
Credit Reporting Agencies - Office	63721	Building	0.800	0.800
Credit Reporting Agencies - Office	63721	BPP	0.800	0.800
Credit Reporting Agencies - Lessors Risk Only	63721	Liability	0.800	0.800
Credit Reporting Agencies - Lessors Risk Only	63721	Building	0.800	0.800
Credit Reporting Agencies - Lessors Risk Only	63721	BPP	0.800	0.800
Credit Reporting Agencies - Condominium - Office	63731	Liability	0.800	0.800
Credit Reporting Agencies - Condominium - Office	63731	Building	0.800	0.800
Credit Reporting Agencies - Condominium - Office	63731	BPP	0.800	0.800
Credit Reporting Agencies - Condominium - Office - Lessors Risk Only	63731	Liability	0.800	0.800
Credit Reporting Agencies - Condominium - Office - Lessors Risk Only	63731	Building	0.800	0.800
Credit Reporting Agencies - Condominium - Office - Lessors Risk Only	63731	BPP	0.800	0.800
Detective or Investigative Agencies - Private - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	Liability	1.000	1.000
Detective or Investigative Agencies - Private - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	Building	1.000	1.000
Detective or Investigative Agencies - Private - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	BPP	1.000	1.000
Detective or Investigative Agencies - Private - Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	Liability	0.800	0.800
Detective or Investigative Agencies - Private - Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	Building	0.800	0.800
Detective or Investigative Agencies - Private - Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63741	BPP	0.800	0.800
Detective or Investigative Agencies - Private - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	Liability	1.000	1.000
Detective or Investigative Agencies - Private - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	Building	1.000	1.000
Detective or Investigative Agencies - Private - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	BPP	1.000	1.000
Detective or Investigative Agencies - Private - Condominium- Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	Liability	0.800	0.800

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Detective or Investigative Agencies - Private - Condominium- Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	Building	0.800	0.800
Detective or Investigative Agencies - Private - Condominium- Office- Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63751	BPP	0.800	0.800
Employment Agencies - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	Liability	1.000	1.000
Employment Agencies - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	Building	1.000	1.000
Employment Agencies - Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	BPP	1.000	1.000
Employment Agencies - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	Liability	0.800	0.800
Employment Agencies - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	Building	0.800	0.800
Employment Agencies - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63761	BPP	0.800	0.800
Employment Agencies - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	Liability	1.000	1.000
Employment Agencies - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	Building	1.000	1.000
Employment Agencies - Condominium- Office (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	BPP	1.000	1.000
Employment Agencies - Condominium- Office - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	Liability	0.800	0.800
Employment Agencies - Condominium- Office - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	Building	0.800	0.800
Employment Agencies - Condominium- Office - Lessors Risk Only (Personal Injury and Advertising Injury Endorsement BP 04 37 must be attached)	63771	BPP	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Office	63781	Liability	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Office	63781	Building	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Office	63781	BPP	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Lessors Risk Only	63781	Liability	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Lessors Risk Only	63781	Building	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Lessors Risk Only	63781	BPP	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office	63791	Liability	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office	63791	Building	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office	63791	BPP	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office - Lessors Risk Only	63791	Liability	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office - Lessors Risk Only	63791	Building	0.800	0.800
Engineers or Architects - Consulting - Not engaged in actual construction - Condominium - Office - Lessors Risk Only	63791	BPP	0.800	0.800
Health Maintenance Organizations - Office	63811	Liability	0.800	0.800
Health Maintenance Organizations - Office	63811	Building	0.800	0.800
Health Maintenance Organizations - Office	63811	BPP	0.800	0.800
Health Maintenance Organizations - Lessors Risk Only	63811	Liability	0.800	0.800
Health Maintenance Organizations - Lessors Risk Only	63811	Building	0.800	0.800
Health Maintenance Organizations - Lessors Risk Only	63811	BPP	0.800	0.800
Health Maintenance Organizations - Condominium - Office	63821	Liability	0.800	0.800
Health Maintenance Organizations - Condominium - Office	63821	Building	0.800	0.800
Health Maintenance Organizations - Condominium - Office	63821	BPP	0.800	0.800
Health Maintenance Organizations - Condominium - Office - Lessors Risk Only	63821	Liability	0.800	0.800
Health Maintenance Organizations - Condominium - Office - Lessors Risk Only	63821	Building	0.800	0.800
Health Maintenance Organizations - Condominium - Office - Lessors Risk Only	63821	BPP	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Office	63831	Liability	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Office	63831	Building	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Office	63831	BPP	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Lessors Risk Only	63831	Liability	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Lessors Risk Only	63831	Building	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Lessors Risk Only	63831	BPP	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office	63841	Liability	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office	63841	Building	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office	63841	BPP	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office - Lessors Risk Only	63841	Liability	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office - Lessors Risk Only	63841	Building	0.800	0.800
Inspection and Appraisal Companies - Inspecting for insurance or valuation purposes - Condominium - Office - Lessors Risk Only	63841	BPP	0.800	0.800
Insurance Agents - Office	63851	Liability	0.800	0.800

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Insurance Agents - Office	63851	Building	0.800	0.800
Insurance Agents - Office	63851	BPP	0.800	0.800
Insurance Agents - Lessors Risk Only	63851	Liability	0.800	0.800
Insurance Agents - Lessors Risk Only	63851	Building	0.800	0.800
Insurance Agents - Lessors Risk Only	63851	BPP	0.800	0.800
Insurance Agents - Condominium - Office	63861	Liability	0.800	0.800
Insurance Agents - Condominium - Office	63861	Building	0.800	0.800
Insurance Agents - Condominium - Office	63861	BPP	0.800	0.800
Insurance Agents - Condominium - Office - Lessors Risk Only	63861	Liability	0.800	0.800
Insurance Agents - Condominium - Office - Lessors Risk Only	63861	Building	0.800	0.800
Insurance Agents - Condominium - Office - Lessors Risk Only	63861	BPP	0.800	0.800
Interior Decorators - Office	63871	Liability	0.800	0.800
Interior Decorators - Office	63871	Building	0.800	0.800
Interior Decorators - Office	63871	BPP	0.800	0.800
Interior Decorators - Lessors Risk Only	63871	Liability	0.800	0.800
Interior Decorators - Lessors Risk Only	63871	Building	0.800	0.800
Interior Decorators - Lessors Risk Only	63871	BPP	0.800	0.800
Interior Decorators - Condominium - Office	63881	Liability	0.800	0.800
Interior Decorators - Condominium - Office	63881	Building	0.800	0.800
Interior Decorators - Condominium - Office	63881	BPP	0.800	0.800
Interior Decorators - Condominium - Office - Lessors Risk Only	63881	Liability	0.800	0.800
Interior Decorators - Condominium - Office - Lessors Risk Only	63881	Building	0.800	0.800
Interior Decorators - Condominium - Office - Lessors Risk Only	63881	BPP	0.800	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	63891	Liability	0.800	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	63891	Building	0.800	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	63891	BPP	0.800	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	63891	Liability	0.800	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	63891	Building	0.800	0.800
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	63891	BPP	0.800	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office	63911	Liability	0.800	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office	63911	Building	0.800	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office	63911	BPP	0.800	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office - Lessors Risk Only	63911	Liability	0.800	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office - Lessors Risk Only	63911	Building	0.800	0.800
Labor Union - (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) Condominium - Office - Lessors Risk Only	63911	BPP	0.800	0.800
Lawyers - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	Liability	0.800	0.800
Lawyers - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	Building	0.800	0.800
Lawyers - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	BPP	0.800	0.800
Lawyers - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	Liability	0.800	0.800
Lawyers - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	Building	0.800	0.800
Lawyers - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63921	BPP	0.800	0.800
Lawyers - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	Liability	0.800	0.800
Lawyers - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	Building	0.800	0.800
Lawyers - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	BPP	0.800	0.800
Lawyers - Condominium - Office- Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	Liability	0.800	0.800
Lawyers - Condominium - Office- Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	Building	0.800	0.800
Lawyers - Condominium - Office- Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 or BP 14 15 must be attached.)	63931	BPP	0.800	0.800
Manufacturers' Representatives - Office	63941	Liability	0.800	0.800

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Manufacturers' Representatives - Office	63941	Building	0.800	0.800
Manufacturers' Representatives - Office	63941	BPP	0.800	0.800
Manufacturers' Representatives -Lessors Risk Only	63941	Liability	0.800	0.800
Manufacturers' Representatives -Lessors Risk Only	63941	Building	0.800	0.800
Manufacturers' Representatives -Lessors Risk Only	63941	BPP	0.800	0.800
Manufacturers' Representatives - Condominium - Office	63951	Liability	0.800	0.800
Manufacturers' Representatives - Condominium - Office	63951	Building	0.800	0.800
Manufacturers' Representatives - Condominium - Office	63951	BPP	0.800	0.800
Manufacturers' Representatives - Condominium - Office - Lessors Risk Only	63951	Liability	0.800	0.800
Manufacturers' Representatives - Condominium - Office - Lessors Risk Only	63951	Building	0.800	0.800
Manufacturers' Representatives - Condominium - Office - Lessors Risk Only	63951	BPP	0.800	0.800
Marine Appraisers or Surveyors - Office	63961	Liability	1.000	1.000
Marine Appraisers or Surveyors - Office	63961	Building	1.000	1.000
Marine Appraisers or Surveyors - Office	63961	BPP	1.000	1.000
Marine Appraisers or Surveyors - Lessors Risk Only	63961	Liability	0.800	0.800
Marine Appraisers or Surveyors - Lessors Risk Only	63961	Building	0.800	0.800
Marine Appraisers or Surveyors - Lessors Risk Only	63961	BPP	0.800	0.800
Marine Appraisers or Surveyors - Condominium- Office	63971	Liability	1.000	1.000
Marine Appraisers or Surveyors - Condominium- Office	63971	Building	1.000	1.000
Marine Appraisers or Surveyors - Condominium- Office	63971	BPP	1.000	1.000
Marine Appraisers or Surveyors - Condominium- Office - Lessors Risk Only	63971	Liability	0.800	0.800
Marine Appraisers or Surveyors - Condominium- Office - Lessors Risk Only	63971	Building	0.800	0.800
Marine Appraisers or Surveyors - Condominium- Office - Lessors Risk Only	63971	BPP	0.800	0.800
Medical Offices - Office	63981	Liability	0.800	0.800
Medical Offices - Office	63981	Building	0.800	0.800
Medical Offices - Office	63981	BPP	0.800	0.800
Medical Offices - Lessors Risk Only	63981	Liability	0.800	0.800
Medical Offices - Lessors Risk Only	63981	Building	0.800	0.800
Medical Offices - Lessors Risk Only	63981	BPP	0.800	0.800
Medical Offices - Condominium - Office	63991	Liability	0.800	0.800
Medical Offices - Condominium - Office	63991	Building	0.800	0.800
Medical Offices - Condominium - Office	63991	BPP	0.800	0.800
Medical Offices - Condominium - Office - Lessors Risk Only	63991	Liability	0.800	0.800
Medical Offices - Condominium - Office - Lessors Risk Only	63991	Building	0.800	0.800
Medical Offices - Condominium - Office - Lessors Risk Only	63991	BPP	0.800	0.800
Not Classified - Office	65171	Liability	0.800	0.800
Not Classified - Office	65171	Building	0.800	0.800
Not Classified - Office	65171	BPP	0.800	0.800
Not Classified - Lessors Risk Only	65171	Liability	0.800	0.800
Not Classified - Lessors Risk Only	65171	Building	0.800	0.800
Not Classified - Lessors Risk Only	65171	BPP	0.800	0.800
Not Classified - Condominium - Office	65231	Liability	0.800	0.800
Not Classified - Condominium - Office	65231	Building	0.800	0.800
Not Classified - Condominium - Office	65231	BPP	0.800	0.800
Not Otherwise Classified - Condominium - Office - Lessors Risk Only	65231	Liability	0.800	0.800
Not Otherwise Classified - Condominium - Office - Lessors Risk Only	65231	Building	0.800	0.800
Not Otherwise Classified - Condominium - Office - Lessors Risk Only	65231	BPP	0.800	0.800
Payroll Accounting Services - Office	64011	Liability	0.800	0.800
Payroll Accounting Services - Office	64011	Building	0.800	0.800
Payroll Accounting Services - Office	64011	BPP	0.800	0.800
Payroll Accounting Services - Lessors Risk Only	64011	Liability	0.800	0.800
Payroll Accounting Services - Lessors Risk Only	64011	Building	0.800	0.800
Payroll Accounting Services - Lessors Risk Only	64011	BPP	0.800	0.800
Payroll Accounting Services - Condominium - Office	64021	Liability	0.800	0.800
Payroll Accounting Services - Condominium - Office	64021	Building	0.800	0.800
Payroll Accounting Services - Condominium - Office	64021	BPP	0.800	0.800
Payroll Accounting Services - Condominium - Office - Lessors Risk Only	64021	Liability	0.800	0.800
Payroll Accounting Services - Condominium - Office - Lessors Risk Only	64021	Building	0.800	0.800

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Payroll Accounting Services - Condominium - Office - Lessors Risk Only	64021	BPP	0.800	0.800
Political Campaign Headquarters or Offices - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	Liability	0.800	0.800
Political Campaign Headquarters or Offices - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	Building	0.800	0.800
Political Campaign Headquarters or Offices - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	BPP	0.800	0.800
Political Campaign Headquarters or Offices - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	Liability	0.800	0.800
Political Campaign Headquarters or Offices - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	Building	0.800	0.800
Political Campaign Headquarters or Offices - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64031	BPP	0.800	0.800
Political Campaign Headquarters or Offices - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	Liability	0.800	0.800
Political Campaign Headquarters or Offices - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	Building	0.800	0.800
Political Campaign Headquarters or Offices - Condominium - Office (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	BPP	0.800	0.800
Political Campaign Headquarters or Offices - Condominium - Office - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	Liability	0.800	0.800
Political Campaign Headquarters or Offices - Condominium - Office - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	Building	0.800	0.800
Political Campaign Headquarters or Offices - Condominium - Office - Lessors Risk Only (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)	64051	BPP	0.800	0.800
Real Estate Agents - Office	64061	Liability	0.800	0.800
Real Estate Agents - Office	64061	Building	0.800	0.800
Real Estate Agents - Office	64061	BPP	0.800	0.800
Real Estate Agents - Lessors Risk Only	64061	Liability	0.800	0.800
Real Estate Agents - Lessors Risk Only	64061	Building	0.800	0.800
Real Estate Agents - Lessors Risk Only	64061	BPP	0.800	0.800
Real Estate Agents - Condominium - Office	64071	Liability	0.800	0.800
Real Estate Agents - Condominium - Office	64071	Building	0.800	0.800
Real Estate Agents - Condominium - Office	64071	BPP	0.800	0.800
Real Estate Agents - Condominium - Office - Lessors Risk Only	64071	Liability	0.800	0.800
Real Estate Agents - Condominium - Office - Lessors Risk Only	64071	Building	0.800	0.800
Real Estate Agents - Condominium - Office - Lessors Risk Only	64071	BPP	0.800	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	64081	Liability	1.000	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	64081	Building	1.000	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Office	64081	BPP	1.000	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	64081	Liability	0.800	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	64081	Building	0.800	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Lessors Risk Only	64081	BPP	0.800	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office	64091	Liability	1.000	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office	64091	Building	1.000	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office	64091	BPP	1.000	1.000
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office - Lessors Risk Only	64091	Liability	0.800	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office - Lessors Risk Only	64091	Building	0.800	0.800
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.) - Condominium - Office - Lessors Risk Only	64091	BPP	0.800	0.800
Ticket Agencies - Theatrical - Office	64121	Liability	0.800	0.800
Ticket Agencies - Theatrical - Office	64121	Building	0.800	0.800
Ticket Agencies - Theatrical - Office	64121	BPP	0.800	0.800
Ticket Agencies - Theatrical -Lessors Risk Only	64121	Liability	0.800	0.800
Ticket Agencies - Theatrical -Lessors Risk Only	64121	Building	0.800	0.800
Ticket Agencies - Theatrical -Lessors Risk Only	64121	BPP	0.800	0.800
Ticket Agencies - Theatrical - Condominium - Office	64131	Liability	0.800	0.800
Ticket Agencies - Theatrical - Condominium - Office	64131	Building	0.800	0.800
Ticket Agencies - Theatrical - Condominium - Office	64131	BPP	0.800	0.800
Ticket Agencies - Theatrical - Condominium - Office - Lessors Risk Only	64131	Liability	0.800	0.800

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Ticket Agencies - Theatrical - Condominium - Office - Lessors Risk Only	64131	Building	0.800	0.800
Ticket Agencies - Theatrical - Condominium - Office - Lessors Risk Only	64131	BPP	0.800	0.800
Ticket Agencies - Other Than Theatrical - Office	64141	Liability	0.800	0.800
Ticket Agencies - Other Than Theatrical - Office	64141	Building	0.800	0.800
Ticket Agencies - Other Than Theatrical - Office	64141	BPP	0.800	0.800
Ticket Agencies - Other Than Theatrical -Lessors Risk Only	64141	Liability	0.800	0.800
Ticket Agencies - Other Than Theatrical -Lessors Risk Only	64141	Building	0.800	0.800
Ticket Agencies - Other Than Theatrical -Lessors Risk Only	64141	BPP	0.800	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office	64151	Liability	0.800	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office	64151	Building	0.800	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office	64151	BPP	0.800	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office - Lessors Risk Only	64151	Liability	0.800	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office - Lessors Risk Only	64151	Building	0.800	0.800
Ticket Agencies - Other Than Theatrical - Condominium - Office - Lessors Risk Only	64151	BPP	0.800	0.800
Title Agents - Office	64161	Liability	0.800	0.800
Title Agents - Office	64161	Building	0.800	0.800
Title Agents - Office	64161	BPP	0.800	0.800
Title Agents - Lessors Risk Only	64161	Liability	0.800	0.800
Title Agents - Lessors Risk Only	64161	Building	0.800	0.800
Title Agents - Lessors Risk Only	64161	BPP	0.800	0.800
Title Agents - Condominium - Office	64171	Liability	0.800	0.800
Title Agents - Condominium - Office	64171	Building	0.800	0.800
Title Agents - Condominium - Office	64171	BPP	0.800	0.800
Title Agents - Condominium - Office - Lessors Risk Only	64171	Liability	0.800	0.800
Title Agents - Condominium - Office - Lessors Risk Only	64171	Building	0.800	0.800
Title Agents - Condominium - Office - Lessors Risk Only	64171	BPP	0.800	0.800
Veterinarians Office - Office	64181	Liability	0.800	0.800
Veterinarians Office - Office	64181	Building	0.800	0.800
Veterinarians Office - Office	64181	BPP	0.800	0.800
Veterinarians Office - Lessors Risk Only	64181	Liability	0.800	0.800
Veterinarians Office - Lessors Risk Only	64181	Building	0.800	0.800
Veterinarians Office - Lessors Risk Only	64181	BPP	0.800	0.800
Veterinarians Office - Condominium - Office	64191	Liability	0.800	0.800
Veterinarians Office - Condominium - Office	64191	Building	0.800	0.800
Veterinarians Office - Condominium - Office	64191	BPP	0.800	0.800
Veterinarians Office - Condominium - Office - Lessors Risk Only	64191	Liability	0.800	0.800
Veterinarians Office - Condominium - Office - Lessors Risk Only	64191	Building	0.800	0.800
Veterinarians Office - Condominium - Office - Lessors Risk Only	64191	BPP	0.800	0.800
Water Companies - Office	65111	Liability	0.800	0.800
Water Companies - Office	65111	Building	0.800	0.800
Water Companies - Office	65111	BPP	0.800	0.800
Water Companies - Lessors Risk Only	65111	Liability	0.800	0.800
Water Companies - Lessors Risk Only	65111	Building	0.800	0.800
Water Companies - Lessors Risk Only	65111	BPP	0.800	0.800
Water Companies - Condominium - Office	65161	Liability	0.800	0.800
Water Companies - Condominium - Office	65161	Building	0.800	0.800
Water Companies - Condominium - Office	65161	BPP	0.800	0.800
Water Companies - Condominium - Office - Lessors Risk Only	65161	Liability	0.800	0.800
Water Companies - Condominium - Office - Lessors Risk Only	65161	Building	0.800	0.800
Water Companies - Condominium - Office - Lessors Risk Only	65161	BPP	0.800	0.800
-P- CLASSIFICATIONS				
Paint, Wallpaper or Wallcovering Stores	52322	Liability	1.000	1.000
Paint, Wallpaper or Wallcovering Stores	52322	Building	1.000	1.000
Paint, Wallpaper or Wallcovering Stores	52322	BPP	1.000	1.000
Painting, Picture or Frame Stores	59999	Liability	0.820	0.820
Painting, Picture or Frame Stores	59999	Building	1.000	1.000
Painting, Picture or Frame Stores	59999	BPP	1.000	1.000
Paper and Paper Products, Rag or Rubber Stock Dealers - Secondhand	50928	Liability	1.000	1.000
Paper and Paper Products, Rag or Rubber Stock Dealers - Secondhand	50928	Building	1.000	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Paper and Paper Products, Rag or Rubber Stock Dealers - Secondhand	50928	BPP	1.000	1.000
Pawn Shops	59982	Liability	1.000	1.000
Pawn Shops	59982	Building	1.000	1.000
Pawn Shops	59982	BPP	1.000	1.000
Pet Stores	59997	Liability	1.000	1.000
Pet Stores	59997	Building	1.000	1.000
Pet Stores	59997	BPP	1.000	1.000
Photographers	71899	Liability	1.050	1.050
Photographers	71899	Building	1.050	1.050
Photographers	71899	BPP	1.050	1.050
Photographic Equipment - Retail only	59955	Liability	1.000	1.000
Photographic Equipment - Retail only	59955	Building	1.000	1.000
Photographic Equipment - Retail only	59955	BPP	1.000	1.000
Photoengraving	71888	Liability	1.050	1.050
Photoengraving	71888	Building	1.050	1.050
Photoengraving	71888	BPP	1.050	1.050
Plumbing Supplies and Fixtures - Distributors	50741	Liability	0.820	0.820
Plumbing Supplies and Fixtures - Distributors	50741	Building	1.000	1.000
Plumbing Supplies and Fixtures - Distributors	50741	BPP	1.000	1.000
Plumbing Supplies and Fixtures - Retail	59999	Liability	0.820	0.820
Plumbing Supplies and Fixtures - Retail	59999	Building	1.000	1.000
Plumbing Supplies and Fixtures - Retail	59999	BPP	1.000	1.000
Powered Equipment Dealers	50819	Liability	1.000	1.000
Powered Equipment Dealers	50819	Building	1.000	1.000
Powered Equipment Dealers	50819	BPP	1.000	1.000
Precision and Scientific Tools and Instruments - Retail	50811	Liability	1.000	1.000
Precision and Scientific Tools and Instruments - Retail	50811	Building	1.000	1.000
Precision and Scientific Tools and Instruments - Retail	50811	BPP	1.000	1.000
Printing	71912	Liability	1.050	1.050
Printing	71912	Building	1.050	1.050
Printing	71912	BPP	1.050	1.050
-R- CLASSIFICATIONS (Other than Restaurants)				
Refrigeration Equipment - Commercial - Distributors	50771	Liability	0.820	0.820
Refrigeration Equipment - Commercial - Distributors	50771	Building	1.000	1.000
Refrigeration Equipment - Commercial - Distributors	50771	BPP	1.000	1.000
Refrigeration Equipment - Commercial - Retail	59983	Liability	0.820	0.820
Refrigeration Equipment - Commercial - Retail	59983	Building	1.000	1.000
Refrigeration Equipment - Commercial - Retail	59983	BPP	1.000	1.000
Retail Stores (Not Otherwise Classified)	59999	Liability	1.000	1.000
Retail Stores (Not Otherwise Classified)	59999	Building	1.000	1.000
Retail Stores (Not Otherwise Classified)	59999	BPP	1.000	1.000
-R- RESTAURANT CLASSIFICATIONS				
Casual Dining - Bistros, Brasseries and Cafes - With no sales of alcoholic beverages	09611	Liability	0.732	0.732
Casual Dining - Bistros, Brasseries and Cafes - With no sales of alcoholic beverages	09611	Building	0.770	0.770
Casual Dining - Bistros, Brasseries and Cafes - With no sales of alcoholic beverages	09611	BPP	0.770	0.770
Casual Dining - Bistros, Brasseries and Cafes - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09671	Liability	0.732	0.732
Casual Dining - Bistros, Brasseries and Cafes - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09671	Building	0.770	0.770
Casual Dining - Bistros, Brasseries and Cafes - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09671	BPP	0.770	0.770
Casual Dining - Bistros, Brasseries and Cafes - With sales of alcoholic beverages up to 50% of total sales	09621	Liability	0.732	0.732
Casual Dining - Bistros, Brasseries and Cafes - With sales of alcoholic beverages up to 50% of total sales	09621	Building	0.770	0.770
Casual Dining - Bistros, Brasseries and Cafes - With sales of alcoholic beverages up to 50% of total sales	09621	BPP	0.770	0.770
Casual Dining - Diners - With no sales of alcoholic beverages	09631	Liability	0.732	0.732
Casual Dining - Diners - With no sales of alcoholic beverages	09631	Building	0.770	0.770
Casual Dining - Diners - With no sales of alcoholic beverages	09631	BPP	0.770	0.770
Casual Dining - Diners - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09681	Liability	0.732	0.732
Casual Dining - Diners - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09681	Building	0.770	0.770
Casual Dining - Diners - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09681	BPP	0.770	0.770
Casual Dining - Diners - With sales of alcoholic beverages up to 50% of total sales	09641	Liability	0.732	0.732
Casual Dining - Diners - With sales of alcoholic beverages up to 50% of total sales	09641	Building	0.770	0.770
Casual Dining - Diners - With sales of alcoholic beverages up to 50% of total sales	09641	BPP	0.770	0.770

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Casual Dining - Family-style Restaurants - With no sales of alcoholic beverages	09651	Liability	0.732	0.732
Casual Dining - Family-style Restaurants - With no sales of alcoholic beverages	09651	Building	0.770	0.770
Casual Dining - Family-style Restaurants - With no sales of alcoholic beverages	09651	BPP	0.770	0.770
Casual Dining - Family-style Restaurants - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09691	Liability	0.732	0.732
Casual Dining - Family-style Restaurants - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09691	Building	0.770	0.770
Casual Dining - Family-style Restaurants - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09691	BPP	0.770	0.770
Casual Dining - Family-style Restaurants - With sales of alcoholic beverages up to 50% of total sales	09661	Liability	0.732	0.732
Casual Dining - Family-style Restaurants - With sales of alcoholic beverages up to 50% of total sales	09661	Building	0.770	0.770
Casual Dining - Family-style Restaurants - With sales of alcoholic beverages up to 50% of total sales	09661	BPP	0.770	0.770
Fast Food Restaurants - Cafes	09001	Liability	0.732	0.732
Fast Food Restaurants - Cafes	09001	Building	0.770	0.770
Fast Food Restaurants - Cafes	09001	BPP	0.770	0.770
Fast Food Restaurants - Cafeteria Style - Buffet	09021	Liability	0.732	0.732
Fast Food Restaurants - Cafeteria Style - Buffet	09021	Building	0.770	0.770
Fast Food Restaurants - Cafeteria Style - Buffet	09021	BPP	0.770	0.770
Fast Food Restaurants - Chicken	09031	Liability	0.732	0.732
Fast Food Restaurants - Chicken	09031	Building	0.770	0.770
Fast Food Restaurants - Chicken	09031	BPP	0.770	0.770
Fast Food Restaurants - Concession Stands/Snack Bars	09051	Liability	0.732	0.732
Fast Food Restaurants - Concession Stands/Snack Bars	09051	Building	0.770	0.770
Fast Food Restaurants - Concession Stands/Snack Bars	09051	BPP	0.770	0.770
Fast Food Restaurants - Delicatessens and Sandwich Shops	09071	Liability	0.732	0.732
Fast Food Restaurants - Delicatessens and Sandwich Shops	09071	Building	0.770	0.770
Fast Food Restaurants - Delicatessens and Sandwich Shops	09071	BPP	0.770	0.770
Fast Food Restaurants - Donut Shops	09091	Liability	0.732	0.732
Fast Food Restaurants - Donut Shops	09091	Building	0.770	0.770
Fast Food Restaurants - Donut Shops	09091	BPP	0.770	0.770
Fast Food Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09111	Liability	0.732	0.732
Fast Food Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09111	Building	0.770	0.770
Fast Food Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09111	BPP	0.770	0.770
Fast Food Restaurants - Drug Stores	09131	Liability	0.732	0.732
Fast Food Restaurants - Drug Stores	09131	Building	0.770	0.770
Fast Food Restaurants - Drug Stores	09131	BPP	0.770	0.770
Fast Food Restaurants - Hamburger/Malt Shops	09151	Liability	0.732	0.732
Fast Food Restaurants - Hamburger/Malt Shops	09151	Building	0.770	0.770
Fast Food Restaurants - Hamburger/Malt Shops	09151	BPP	0.770	0.770
Fast Food Restaurants - Hotdog Shops	09161	Liability	0.732	0.732
Fast Food Restaurants - Hotdog Shops	09161	Building	0.770	0.770
Fast Food Restaurants - Hotdog Shops	09161	BPP	0.770	0.770
Fast Food Restaurants - Oriental Style	09181	Liability	0.732	0.732
Fast Food Restaurants - Oriental Style	09181	Building	0.770	0.770
Fast Food Restaurants - Oriental Style	09181	BPP	0.770	0.770
Fast Food Restaurants - Other Ethnic Style	09191	Liability	0.732	0.732
Fast Food Restaurants - Other Ethnic Style	09191	Building	0.770	0.770
Fast Food Restaurants - Other Ethnic Style	09191	BPP	0.770	0.770
Fast Food Restaurants - Pizza Shops	09201	Liability	0.732	0.732
Fast Food Restaurants - Pizza Shops	09201	Building	0.770	0.770
Fast Food Restaurants - Pizza Shops	09201	BPP	0.770	0.770
Fast Food Restaurants - Roast Beef	09221	Liability	0.732	0.732
Fast Food Restaurants - Roast Beef	09221	Building	0.770	0.770
Fast Food Restaurants - Roast Beef	09221	BPP	0.770	0.770
Fast Food Restaurants - Seafood	09241	Liability	0.732	0.732
Fast Food Restaurants - Seafood	09241	Building	0.770	0.770
Fast Food Restaurants - Seafood	09241	BPP	0.770	0.770
Fast Food Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09251	Liability	0.732	0.732

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Fast Food Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09251	Building	0.770	0.770
Fast Food Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09251	BPP	0.770	0.770
Fine Dining - With no sales of alcoholic beverages	09421	Liability	0.732	0.732
Fine Dining - With no sales of alcoholic beverages	09421	Building	0.770	0.770
Fine Dining - With no sales of alcoholic beverages	09421	BPP	0.770	0.770
Fine Dining - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09451	Liability	0.732	0.732
Fine Dining - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09451	Building	0.770	0.770
Fine Dining - Bring Your Own Alcohol Establishments - With no sales of alcoholic beverages	09451	BPP	0.770	0.770
Fine Dining - With sales of alcoholic beverages up to 30% of total sales	09431	Liability	0.732	0.732
Fine Dining - With sales of alcoholic beverages up to 30% of total sales	09431	Building	0.770	0.770
Fine Dining - With sales of alcoholic beverages up to 30% of total sales	09431	BPP	0.770	0.770
Fine Dining - With sales of alcoholic beverages more than 30% up to 75% of total sales	09441	Liability	0.732	0.732
Fine Dining - With sales of alcoholic beverages more than 30% up to 75% of total sales	09441	Building	0.770	0.770
Fine Dining - With sales of alcoholic beverages more than 30% up to 75% of total sales	09441	BPP	0.770	0.770
Limited Cooking Restaurants - Cafes	09011	Liability	0.665	0.665
Limited Cooking Restaurants - Cafes	09011	Building	0.700	0.700
Limited Cooking Restaurants - Cafes	09011	BPP	0.700	0.700
Limited Cooking Restaurants - Coffee Bars or Shops	09041	Liability	0.665	0.665
Limited Cooking Restaurants - Coffee Bars or Shops	09041	Building	0.700	0.700
Limited Cooking Restaurants - Coffee Bars or Shops	09041	BPP	0.700	0.700
Limited Cooking Restaurants - Concession Stands/Snack Bars	09061	Liability	0.665	0.665
Limited Cooking Restaurants - Concession Stands/Snack Bars	09061	Building	0.700	0.700
Limited Cooking Restaurants - Concession Stands/Snack Bars	09061	BPP	0.700	0.700
Limited Cooking Restaurants - Delicatessens and Sandwich Shops	09081	Liability	0.665	0.665
Limited Cooking Restaurants - Delicatessens and Sandwich Shops	09081	Building	0.700	0.700
Limited Cooking Restaurants - Delicatessens and Sandwich Shops	09081	BPP	0.700	0.700
Limited Cooking Restaurants - Donut Shops	09101	Liability	0.665	0.665
Limited Cooking Restaurants - Donut Shops	09101	Building	0.700	0.700
Limited Cooking Restaurants - Donut Shops	09101	BPP	0.700	0.700
Limited Cooking Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible restaurant classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09121	Liability	0.665	0.665
Limited Cooking Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible restaurant classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09121	Building	0.700	0.700
Limited Cooking Restaurants - Drive-ins/Service in Car (When Drive-ins/Service in Car and any other eligible restaurant classification applies, rate and code the restaurant as Drive-ins/Service in Car.)	09121	BPP	0.700	0.700
Limited Cooking Restaurants - Drug Stores	09141	Liability	0.665	0.665
Limited Cooking Restaurants - Drug Stores	09141	Building	0.700	0.700
Limited Cooking Restaurants - Drug Stores	09141	BPP	0.700	0.700
Limited Cooking Restaurants - Ice Cream and Yogurt Stores	09171	Liability	0.665	0.665
Limited Cooking Restaurants - Ice Cream and Yogurt Stores	09171	Building	0.700	0.700
Limited Cooking Restaurants - Ice Cream and Yogurt Stores	09171	BPP	0.700	0.700
Limited Cooking Restaurants - Pizza Shops	09211	Liability	0.735	0.735
Limited Cooking Restaurants - Pizza Shops	09211	Building	0.735	0.735
Limited Cooking Restaurants - Pizza Shops	09211	BPP	0.735	0.735
Limited Cooking Restaurants - Salad Bars	09231	Liability	0.665	0.665
Limited Cooking Restaurants - Salad Bars	09231	Building	0.700	0.700
Limited Cooking Restaurants - Salad Bars	09231	BPP	0.700	0.700
Limited Cooking Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09261	Liability	0.665	0.665
Limited Cooking Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09261	Building	0.700	0.700
Limited Cooking Restaurants - Take Out Only Restaurants - No on-premises consumption of food (When Take Out Only Restaurants - No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants - No on-premises consumption of food.)	09261	BPP	0.700	0.700
-S- CLASSIFICATIONS				
Secondhand or Salvage Dealers - Retail only	59999	Liability	1.000	1.000

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Secondhand or Salvage Dealers - Retail only	59999	Building	1.000	1.000
Secondhand or Salvage Dealers - Retail only	59999	BPP	1.000	1.000
Seed Merchants (Including or excluding misdelivery or germination failure.)	59625	Liability	1.000	1.000
Seed Merchants (Including or excluding misdelivery or germination failure.)	59625	Building	1.000	1.000
Seed Merchants (Including or excluding misdelivery or germination failure.)	59625	BPP	1.000	1.000
Self-storage Facilities	09411	Liability	1.000	1.000
Self-storage Facilities	09411	Building	1.000	1.000
Self-storage Facilities	09411	BPP	1.000	1.000
Sewing Machine Stores	57223	Liability	1.000	1.000
Sewing Machine Stores	57223	Building	1.000	1.000
Sewing Machine Stores	57223	BPP	1.000	1.000
Ship Chandler Stores	59999	Liability	1.000	1.000
Ship Chandler Stores	59999	Building	1.000	1.000
Ship Chandler Stores	59999	BPP	1.000	1.000
Shoe Stores - Repair	71926	Liability	1.050	1.050
Shoe Stores - Repair	71926	Building	1.050	1.050
Shoe Stores - Repair	71926	BPP	1.050	1.050
Shoe Stores -Retail	56613	Liability	1.000	1.000
Shoe Stores -Retail	56613	Building	1.000	1.000
Shoe Stores -Retail	56613	BPP	1.000	1.000
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526	Liability	1.000	1.000
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526	Building	1.000	1.000
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526	BPP	1.000	1.000
Stationery or Paper Products Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801	Liability	1.000	1.000
Stationery or Paper Products Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801	Building	1.000	1.000
Stationery or Paper Products Distributors - Paper (except office supplies, printing paper, stationery, writing paper) wholesaling	50801	BPP	1.000	1.000
Stationery or Paper Products Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801	Liability	1.000	1.000
Stationery or Paper Products Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801	Building	1.000	1.000
Stationery or Paper Products Distributors - Paper (e.g., fine, printing, writing), bulk, wholesaling	50801	BPP	1.000	1.000
Stationery or Paper Products Distributors - Retail	59435	Liability	1.000	1.000
Stationery or Paper Products Distributors - Retail	59435	Building	1.000	1.000
Stationery or Paper Products Distributors - Retail	59435	BPP	1.000	1.000
Straw and Straw Products - Retail Only	59999	Liability	0.820	0.820
Straw and Straw Products - Retail Only	59999	Building	1.000	1.000
Straw and Straw Products - Retail Only	59999	BPP	1.000	1.000
Supermarkets With an area at least 4,000 square feet - Without Gasoline Sales	54221	Liability	1.000	1.000
Supermarkets With an area at least 4,000 square feet - Without Gasoline Sales	54221	Building	1.000	1.000
Supermarkets With an area at least 4,000 square feet - Without Gasoline Sales	54221	BPP	1.000	1.000
Supermarkets With an areaat least 4,000 square feet - With Gasoline Sales	54231	Liability	1.000	1.000
Supermarkets With an areaat least 4,000 square feet - With Gasoline Sales	54231	Building	1.000	1.000
Supermarkets With an areaat least 4,000 square feet - With Gasoline Sales	54231	BPP	1.000	1.000
Supermarkets With an area less than 4,000 square feet - Without Gasoline Sales	54241	Liability	1.000	1.000
Supermarkets With an area less than 4,000 square feet - Without Gasoline Sales	54241	Building	1.000	1.000
Supermarkets With an area less than 4,000 square feet - Without Gasoline Sales	54241	BPP	1.000	1.000
Supermarkets With an area less than 4,000 square feet - With Gasoline Sales	54251	Liability	1.000	1.000
Supermarkets With an area less than 4,000 square feet - With Gasoline Sales	54251	Building	1.000	1.000
Supermarkets With an area less than 4,000 square feet - With Gasoline Sales	54251	BPP	1.000	1.000
Swimming Pools - Retail Only	59999	Liability	1.000	1.000
Swimming Pools - Retail Only	59999	Building	1.000	1.000
Swimming Pools - Retail Only	59999	BPP	1.000	1.000
-T- CLASSIFICATIONS				
Tailoring or Dressmaking Establishments - Custom	71961	Liability	1.050	1.050
Tailoring or Dressmaking Establishments - Custom	71961	Building	1.050	1.050
Tailoring or Dressmaking Establishments - Custom	71961	BPP	1.050	1.050
Taxidermists	71976	Liability	1.050	1.050
Taxidermists	71976	Building	1.050	1.050
Taxidermists	71976	BPP	1.050	1.050

MAPFRE INSURANCE COMPANY
COMMERCIAL LINES MANUAL
DIVISION TEN

BUSINESSOWNERS
EXCEPTION PAGES

RULE A7.
BOP PROGRAM FACTORS

Classification Descriptions	Class Code	Coverage	Classification Factor	
Television or Radio Receiving Set Installation or Repair	71921	Liability	1.050	1.050
Television or Radio Receiving Set Installation or Repair	71921	Building	1.050	1.050
Television or Radio Receiving Set Installation or Repair	71921	BPP	1.050	1.050
Tire Dealers	55313	Liability	1.000	1.000
Tire Dealers	55313	Building	1.000	1.000
Tire Dealers	55313	BPP	1.000	1.000
Tobacco Products Distributors - Leaf	50821	Liability	1.000	1.000
Tobacco Products Distributors - Leaf	50821	Building	1.000	1.000
Tobacco Products Distributors - Leaf	50821	BPP	1.000	1.000
Tobacco Products Distributors - Except Leaf	50821	Liability	1.000	1.000
Tobacco Products Distributors - Except Leaf	50821	Building	1.000	1.000
Tobacco Products Distributors - Except Leaf	50821	BPP	1.000	1.000
Tobacco Products - Retail	59906	Liability	1.000	1.000
Tobacco Products - Retail	59906	Building	1.000	1.000
Tobacco Products - Retail	59906	BPP	1.000	1.000
Townhouse/Garden Apartment LRO, 1-4 family, no office or mercantile	65141	Liability	1.350	1.350
Townhouse/Garden Apartment LRO, 1-4 family, no office or mercantile	65141	Building	~~1.190~~	1.226
Townhouse/Garden Apartment LRO, 1-4 family, no office or mercantile	65141	BPP	1.350	1.350
Townhouse/Garden Apartment LRO, 1-4 family, incidental office or mercantile	65142	Liability	1.350	1.350
Townhouse/Garden Apartment LRO, 1-4 family, incidental office or mercantile	65142	Building	~~1.190~~	1.226
Townhouse/Garden Apartment LRO, 1-4 family, incidental office or mercantile	65142	BPP	1.350	1.350
Townhouse/Garden Apartment LRO, over 4 family, no office or mercantile	65132	Liability	1.350	1.350
Townhouse/Garden Apartment LRO, over 4 family, no office or mercantile	65132	Building	~~1.190~~	1.226
Townhouse/Garden Apartment LRO, over 4 family, no office or mercantile	65132	BPP	1.350	1.350
Townhouse/Garden Apartment LRO, over 4 family, incidental office or mercantile	65133	Liability	1.350	1.350
Townhouse/Garden Apartment LRO, over 4 family, incidental office or mercantile	65133	Building	~~1.190~~	1.226
Townhouse/Garden Apartment LRO, over 4 family, incidental office or mercantile	65133	BPP	1.350	1.350
Toys - Distributors	50901	Liability	1.000	1.000
Toys - Distributors	50901	Building	1.000	1.000
Toys - Distributors	50901	BPP	1.000	1.000
Toys - Retail	59998	Liability	1.000	1.000
Toys - Retail	59998	Building	1.000	1.000
Toys - Retail	59998	BPP	1.000	1.000
Trophy Stores	59996	Liability	1.000	1.000
Trophy Stores	59996	Building	1.000	1.000
Trophy Stores	59996	BPP	1.000	1.000
-V- CLASSIFICATIONS				
Variety Stores - Discount Houses	53315	Liability	0.820	0.820
Variety Stores - Discount Houses	53315	Building	1.000	1.000
Variety Stores - Discount Houses	53315	BPP	1.000	1.000
Variety Stores - Five and Ten Cent Stores	53317	Liability	0.820	0.820
Variety Stores - Five and Ten Cent Stores	53317	Building	1.000	1.000
Variety Stores - Five and Ten Cent Stores	53317	BPP	1.000	1.000
Video Stores - Rental	57338	Liability	1.000	1.000
Video Stores - Rental	57338	Building	1.000	1.000
Video Stores - Rental	57338	BPP	1.000	1.000
Video Stores - Sales	57338	Liability	1.000	1.000
Video Stores - Sales	57338	Building	1.000	1.000
Video Stores - Sales	57338	BPP	1.000	1.000
-W- CLASSIFICATIONS				
Wigs - Retail only	59993	Liability	1.000	1.000
Wigs - Retail only	59993	Building	1.000	1.000
Wigs - Retail only	59993	BPP	1.000	1.000
Wood Products - Not Otherwise Classified - Retail only	50943	Liability	1.000	1.000
Wood Products - Not Otherwise Classified - Retail only	50943	Building	1.000	1.000
Wood Products - Not Otherwise Classified - Retail only	50943	BPP	1.000	1.000

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

"Reserved for Future Use"

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
EXCEPTION PAGES

"Reserved for future use"

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
RATING RELATIVITIES AND FACTORS EXCEPTION PAGES

SECTION III – RATING AND ELIGIBILITY RULES

RULE 24.
DEDUCTIBLES

The following is added to **Table 24.C.4.(RF)**:

Fixed Dollar Deductible	Total Building And Business Personal Property Limit Of Insurance	Fixed Dollar Deductible Factor	Windstorm Or Hail Percentage Deductible Factors*		
			1%	2%	5%
25,000	Up to $50,000	0.451	N/A	N/A	N/A
	$50,001 – 250,000	0.596	N/A	N/A	N/A
	$250,001 – 500,000	0.694	N/A	N/A	N/A
	$500,001 – 1,000,000	0.768	N/A	N/A	0.729
	Over $1,000,000	0.834	0.816	0.791	0.755

Table 24.C.4.(RF) Optional Property Deductible Factors (Per Location)

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
RATING RELATIVITIES AND FACTORS EXCEPTION PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

The following is added to Table **29.D.5.c (RF)**:

Policy Limit (000's)	Factor
$300,000	8.190
$500,000	9.328
$1,000,000	10.871
$2,000,000	12.414

Table 29.D.5.c (RF) Condominiums, Co-ops, Associations – Directors And Officers Liability Limits Of Insurance Factors

The Rate Factor Tables for Rule **29.E.1.** do not apply.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
CLASSIFICATION TABLE EXCEPTION PAGES

CLASSIFICATION TABLE

The following classification descriptions have been replaced:

-A- CLASSIFICATIONS

Description	Class Code
Apartment Building	
Apartment Building LRO, flats, common entrance, 1-4 family, no office or mercantile	65144
Apartment Building LRO, flats, common entrance, 1-4 family, incidental office or mercantile	65145
Apartment Building LRO, flats, common entrance, over 4 family, no office or mercantile	65146
Apartment Building LRO, flats, common entrance, over 4 family, incidental office or mercantile	65147

-B- CLASSIFICATIONS

Description	Class Code
Boarding Houses/Rooms	
No mercantile or office occupancy	65132
Mercantile or office occupancy	65133
Three or four family lessor's risk only –no mercantile or office occupancy	65141

-C- CLASSIFICATIONS

Description	Class Code
Condominiums	
Commercial Condominium (Association risk only)	60989
Office Condominium (Association risk only)	60999
Condominium – Apartment Building, flats, common entrance	69145
Condominium – Dwelling, 1-4 family	69145
Condominium – Townhouse/Garden Apartment, private entrances	69145

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
CLASSIFICATION TABLE EXCEPTION PAGES

-C- CLASSIFICATIONS (CONTRACTORS)

Description	Class Code
Heating or Combined Heating and Air Conditioning Systems or Equipment – Dealers or Distributors and Installation, Servicing or Repair. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops).	
Office	74771
Shop	74781
Landscape Gardening- Incidental (10%) tree removal and excavation are allowed **(5)**.	
Office	74891
Shop	74901
Plumbing – Commercial (Not Industrial). Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) **(11)**.	
Office	75781
Shop	75791
Plumbing – Residential or Domestic. Incidental (10%) Liquefied Petroleum Gas (LPG) Equipment Sales or Work allowed (Includes sales and installation of ducts and piping and also includes display rooms and shops) **(12)**.	
Office	75811
Shop	75821
Residential Cleaning Services including office cleaning.	
Office	76221
Shop	76231
Septic Tank Systems- Cleaning. Includes repair but no excavation.	
Office	75961
Shop	75971

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
CLASSIFICATION TABLE EXCEPTION PAGES

-C- CLASSIFICATIONS (CONTRACTORS) Continued

Description	Class Code
Sign Painting or Lettering - Inside of Building, incidental (10%) outdoor work is allowed. No Spray Painting (includes shop operations and the existence hazard of signs located away from the insured's premises)	
Office	76051
Shop	76061
Tile, Stone, Marble Mosaic or Terrazzo Work – Interior or Exterior work.	
Office	76111
Shop	76121

-D- CLASSIFICATIONS

Description	Class Code
Dwellings (Lessors Risk Only)	
Dwellings - 1-4 family, no office or mercantile	65141
Dwellings – 1-4 family, incidental office or mercantile	65142
Dwellings – Bed & Breakfast	65142

-T- CLASSIFICATIONS

Description	Class Code
Townhouses or Similar Associations	
Townhouse/Garden Apartment LRO, 1-4 family, no office or mercantile	65141
Townhouse/Garden Apartment LRO, 1-4 family, incidental office or mercantile	65142
Townhouse/Garden Apartment LRO, over 4 family, no office or mercantile	65132
Townhouse/Garden Apartment LRO, over 4 family, incidental office or mercantile	65133

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
LOSS COST PAGES

LOSS COST MULTIPLIER

The following loss costs multipliers shall be used in determining premiums for Businessowners Insurance.

Coverage	Loss Cost Multiplier
Liability:	2.042
Property:	1.647~~7~~98

MAPFRE Insurance Company utilizes the ISO Businessowners Loss Costs indicated below:

ISO Filing Designation Number
BP-2019-RMITL
BP-2019-RLA1
BP-2013-RBILC
BP-2012-RLC12

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
LOSS COST PAGES

ADDITIONAL RULES

RULE A4.
RESIDENTIAL FUEL TANK COVERAGE

The following loss costs apply to D.5.

Limit of Liability	Loss Cost
$300,000	$9
$500,000	$18
$1,000,000	$31

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
LOSS COST PAGES

SECTION I GENERAL RULES

RULE 7.
POLICY WRITING MINIMUM PREMIUM

The Minimum Premium is $500

RULE 8.
ADDITIONAL PREMIUM CHANGES

B. Waiver of Premium
This rule does not apply.

RULE 9.
RETURN PREMIUM CHANGES

B. Waiver of Premium
Grant any return premium due the insured.

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
LOSS COST PAGES

SECTION II - COVERAGE FORM RULES

RULE 16.
MANDATORY FORMS, COVERAGE AND LIMITS

Loss Cost	
Loss cost (per $100) for Contractors' Installation	$ 0.53

Table 16.B.4.a.(1)(b)(i)(LC) Contractors' Installation Premium Determination

Coverage	Loss Cost		
	$2,000 Sublimit Option	$1,000 Sublimit Option	$500 Sublimit Option
Loss cost (per $100) for Contractors' Blanket Tools And Equipment	$0.65	$0.62	$0.59

Table 16.B.4.a.(2)(c)(i)i.(LC) Contractors' Tools And Equipment Premium Determination - Blanket Basis

Loss Cost	
Loss cost (per $100) for Contractors' Scheduled Tools And Equipment	$ 0.50

Table 16.B.4.a.(2)(c)(ii)i.(LC) Contractors' Tools And Equipment Premium Determination - Scheduled Basis

Loss Cost	
Loss cost (per $100) for Contractors' Scheduled Tools And Equipment	$1.00

Table 16.B.4.b.(1)(b)(i)(LC) Non-owned Tools And Equipment Premium Determination

Loss Cost	
Additional loss cost (per $100) for Employees' Tools	$1.00

Table 16.B.4.b.(2)(b)(i)(LC) Employees' Tools Premium Determination

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE COMPANY

COMMERCIAL LINES MANUAL
DIVISION TEN
BUSINESSOWNERS
LOSS COST PAGES

SECTION IV – OPTIONAL COVERAGE RULES

RULE 29.
ENDORSEMENTS

If Business Personal Property Coverage Is	Loss Cost $5,000 Limit	Loss Cost $10,000 Limit
Included at the location	$ 42	$ 84
Not Included at the location	35	70

Table 29.A.26.c.(LC) Water Back-Up And Sump Overflow Premium Determination (Per Location)

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

MAPFRE INSURANCE®

BUSINESSOWNERS

NAMED INSURED: _____

POLICY NUMBER: _____

POLICY TERM: _____

~~IMPORTANT CHANGES TO YOUR POLICY~~
~~ADVISORY NOTICE TO POLICYHOLDERS~~NOTICE OF CHANGE IN POLICY TERMS

~~We are renewing the above mentioned policy at this time. Some changes have been made which reduced the coverages provided or limits available on this policy. Following is an explanation of the changes:~~ This notice is being sent out with your renewal policy. Change in policy terms means the modification, addition, or deletion of any term, coverage, duty, or condition from the previous policy. Following is an explanation of the changes:

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCER ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

If there is other coverage under ~~the **BUSINESSOWNERS COVERAGE FORM** or~~ any other endorsement not specified herein covering the same loss or damage, the coverage under this endorsement will apply only to the covered loss or damage, and **will be in addition to** the amount due from that other coverage unless otherwise specified.

The coverage provided by this endorsement is subject to all of the ~~provisions~~terms, conditions, deductibles, and exclusions applicable to ~~the **BUSINESSOWNERS COVERAGE FORM** attached to~~ this policy, except as otherwise provided within this endorsement.

The following changes apply to **SECTION I – PROPERTY**:

A. ~~Coverage~~

The following coverage limits are ~~added under~~amended in Paragraph **A.5. Additional Coverages**:

c. Fire Department Service Charge
The limit of insurance provided under Additional Coverage **A.5.c.**, Fire Department Service Charge is increased to $7,500. ~~We will pay up to $5,000 under this Additional Coverage.~~ No deductible applies to this coverage.

j. Money Orders And "Counterfeit Money"
The limit of insurance provided under Additional Coverage **A.5.j.**, Money Orders And "Counterfeit Money" is increased to $6,000.~~We will pay up to $5,000 for any loss under this Additional Coverage.~~

B. The following coverage provisions are added to Paragraph **A.5. Additional Coverages**:

s. Key Replacement and Lock Repair
The most ~~W~~we will pay under this Additional Coverage is~~up to~~ $1,000 to repair or replace door locks on buildings and structures at the described premises due to theft or other loss of keys. No deductible applies to this coverage.

t. Water Backup of Sewers or Drains
The most ~~W~~we will pay under this Additional Coverage is~~up to~~ $10,000. We will pay for direct physical loss or damage to ~~c~~Covered ~~p~~Property caused by or resulting from water ~~that~~which backs up from a sewer or drain or water which overflows from a sump, sump pump or related equipment, even if ~~such~~the overflow results from ~~a~~ mechanical breakdown of ~~the~~a sump pump or its related equipment. However, this ~~Coverage Extension~~Additional Coverage does not apply to ~~the following~~loss or damage resulting from:

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

(1) Direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.
(2) Business Income and Extra Expense losses sustained as a result of loss or damage to Covered Property.

Paragraph **(3)** of Exclusion **B.1.g** is removed under **Section I – Property**.

u. Reward Coverage

We will pay for reward(s) you have offered resulting in:
(1) The successful return of undamaged stolen articles to a law enforcement agency or;
(2) Information leading to the arrest and conviction of any person(s) who have damaged or stolen any of your Covered Property.

The reward payment cannot exceed $10,000 regardless of the number of persons involved in providing information. These reward offers must be documented.
The person entitled to the reward cannot be an insured under this policy.
No deductible applies to this Additional Coverage.

~~u~~**v. Ordinance or Law Coverage**

(1) Coverage

If a Covered Cause of Loss occurs to a covered building described in the Declarations:

(a) Coverage 1 – Coverage For Loss To The Undamaged Portion Of The Building

With respect to the building that has sustained covered direct physical damage, we will pay under Coverage **1** for the loss in value of the undamaged portion of the building as a consequence of a requirement to comply with an ordinance or law that requires demolition of undamaged parts of the same building. Coverage **1** is included within the Limit Of Insurance shown in the Declarations as applicable to the covered building. Coverage **1** does not increase the Limit of Insurance.

(b) Coverage 2 – Demolition Cost Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of a requirement to comply with an ordinance or law that requires demolition of such undamaged property.

Paragraph **E.5.d. Loss Payment** Property Loss Condition does not apply to Demolition Cost Coverage.

(c) Coverage 3 – Increased Cost Of Construction Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the increased cost to:
(i) Repair or reconstruct damaged portions of that building; and/or
(ii) Reconstruct or remodel undamaged portions of that building, whether or not demolition is required;
when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

However:
(iii) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.
(iv) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

Paragraph **E.5.d. Loss Payment** Property Loss Condition does not apply to the Increased Cost Of Construction Coverage.

(d) Coverage 4 – Tenant's Improvements

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

If you are a tenant of the building that has sustained covered direct physical damage and a Limit of Insurance is shown in the Declarations for Business Personal Property at the described premises, we will pay the cost to:

(i) Repair or reconstruct damaged tenants improvements or betterments; and/or

(ii) Reconstruct or remodel undamaged tenants improvements or betterments, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

(2) Loss Payment

The most we will pay, for the total of all covered losses for Coverage **1**, Coverage **2**, Coverage **3**, and Coverage **4**, for each damaged building, is a combined limit of insurance of $100,000. This $100,000 may be allocated in any manner, however we will not pay more than $100,000 per occurrence. Subject to this combined limit of insurance, the following loss provisions apply:

(a) For Coverage For Loss To The Undamaged Portion Of The Building, if the property is repaired or replaced on the same or another premises, we will not pay more than the amount you actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured. If the property is not repaired or replaced, we will not pay more than the actual cash value of the building at the time of loss.

(b) For Demolition Cost, we will not pay more than the amount you actually spend to demolish and clear the site of the described premises.

(c) With respect to the Increased Cost Of Construction:

(i) We will not pay for the increased cost of construction:

i. Until the property is actually repaired or replaced at the same or another premises; and

ii. Unless the repair or replacement is made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

(ii) This coverage is in addition to the $10,000 limit provided in Paragraph **A.5.l**. Businessowners Coverage Form under Additional Coverages.

(3) The terms of this coverage apply separately to each building to which this coverage applies.

(4) Under this coverage, we will not pay for loss due to any ordinance or law that:

(a) You were required to comply with before the loss, even if the building was undamaged; and

(b) You failed to comply with.

(5) We will not pay under this coverage for the costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

(6) Other Insurance

If you purchase other Ordinance or Law Coverage:

(a) Under Coverage 1 above, the amount of insurance under **(2) Loss Payment**, does not apply to, or increase, the Building limit shown in the Declarations.

(b) Under Coverage 2, 3, or 4 above, the amount we will pay for the combined limit under **(2) Loss Payment**, is in addition to any other amount of insurance applying to these coverages appearing elsewhere in this policy.

C. The following coverage limits are ~~added under~~amended in Paragraph **A.6. Coverage Extensions**:

b. Personal Property Off- ~~P~~premises

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

The limit of insurance provided under Coverage Extension **A.6.b.**, Personal Property Off-premises is increased to $25,000.~~We will pay up to $15,000 for loss or damage under this Extension.~~

c. Outdoor Property
The limit of insurance provided under Coverage Extension **A.6.c.**, Outdoor Property is increased to $12,500~~We will pay up to $10,000~~, but not more than $1,000 for any one tree, shrub or plant ~~for loss or damage under this Extension~~.

e. Valuable Papers and Records
~~We will pay up to $25,000~~ The limit of insurance provided under Coverage Extension **A.6.e.(3)**, Valuable Papers And Records is increased to $35,000 for loss or damage to "valuable papers and records" in any one occurrence at the described premises ~~under this Coverage Extension~~.
For "valuable papers and records" not at the described premises, the most we will pay is $~~5~~10,000.

f. Accounts Receivable
~~We will pay up to $25,000~~ The limit of insurance provided under Coverage Extension **A.6.f.(2)**, Accounts Receivable is increased to $35,000 for loss or damage in any one occurrence at ~~each~~the described premises ~~under this Coverage Extension~~.
For accounts receivable not at the described premises, the most we will pay is $~~5~~10,000.

D. The following ~~(**h. through j. inclusive)~~coverage provisions are added to **A.6. Coverage Extensions**:

~~**h. Arson Reward**~~
~~We will pay up to $10,000 for information which leads to an arson conviction in connection with a covered fire loss. The most we will pay for any one covered fire loss is $10,000 regardless of the number of persons involved in providing information. No deductible applies to this Coverage Extension.~~

~~i~~**h. Fine Arts**
You may extend the insurance that applies to Covered Property to cover direct physical loss or damage to manuscripts, paintings, etchings, tapestries, statuary, porcelains and other bona fide works of art of rarity, historical value or artistic merit. The most ~~W~~we will pay ~~up to $10,000 at each described premises~~ for loss or damage under this Coverage Extension is $10,000 at each described premises.

~~j~~**i. Personal Property of Others**
The most ~~W~~we will pay under this Coverage Extension is~~up to~~ $10,000 to cover direct physical loss of or damage to Property of Others that is in your care, custody or control. Loss Payment Property Loss Condition Paragraph **E.5.d.(3)(b)** does not apply to this coverage.

~~**G.**~~
E. The following coverage limits are added ~~under~~to Paragraph **G. Optional Coverages:**

1. Outdoor Signs
The most ~~W~~we will pay for loss or damage in any one occurrence is~~up to~~ $5,000 ~~at the described premises for any loss that applies to this Optional Coverage~~.

2. Money And Securities
The most ~~W~~we will pay ~~up to $10,000 On Premises and $10,000 Off Premises for any loss that applies to this Optional Coverage.~~for loss in any one occurrence is:
(1) $10,000 while:
(a) In or on the described premises; or
(b) Within a bank or savings institution; and

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

(2) $10,000 while anywhere else.

3. Employee Dishonesty

The most ~~W~~we will pay for loss or damage in any one occurrence is~~up to~~ $10,000~~ for any loss that applies to this Optional Coverage~~.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

MAPFRE | INSURANCE®

BUSINESSOWNERS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ENHANCER PLUS ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

If there is other coverage under ~~the **BUSINESSOWNERS COVERAGE FORM** or~~ any other endorsement not specified herein covering the same loss or damage, the coverage under this endorsement will apply only to the covered loss or damage, and **will be in addition to** the amount due from that other coverage unless otherwise specified.

The coverage provided by this endorsement is subject to all of the ~~provisions~~terms, conditions, deductibles, and exclusions applicable to ~~the **BUSINESSOWNERS COVERAGE FORM** attached to~~ this policy, except as otherwise provided within this endorsement.

~~Deductibles are subject to the provisions applicable to the **BUSINESSOWNERS COVERAGE FORM** except as provided below. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the applicable Deducible amount. We will then pay the amount of loss or damage in excess of the Deductible up to the applicable Limit of Insurance.~~

The following changes apply to **SECTION I – PROPERTY**:

A. ~~Coverage~~Distance Extension

Paragraph **A.1.a.(6)(b)** is replaced by:
(b) Materials, equipment, supplies and temporary structures, on or within 1,000 feet of the described premises, used for making additions, alterations or repairs to the buildings or structures.

Paragraph **A.1.b.** is amended as follows:
b. Business Personal Property located in or on the buildings or structures at the described premises or in the open (or in a vehicle) within 1,000 feet of the buildings or structures or within 1,000 feet of the premises described in the Declarations, whichever distance is greater, including:

B. The following coverage limits are ~~added under~~amended in Paragraph **A.5. Additional Coverages**:

a. Debris Removal
The limit of insurance provided under Additional Coverage **A.5.a.(4)**, Debris Removal is increased to $50,000.~~We will pay up to $25,000 for debris removal expense, for each location, in any one occurrence.~~

c. Fire Department Service Charge
The limit of insurance provided under Additional Coverage **A.5.c.**, Fire Department Service Charge is increased to $12,500.~~We will pay up to $10,000 for service at each premises described in the Declarations.~~ No deductible applies to this coverage.

f. Business Income
(2)(a)(ii)ii. is replaced by:

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

90 consecutive days after the date determined in Paragraph **(a)(i)** above, unless a greater number of consecutive days is shown in the Declarations.

j. Money Orders And "Counterfeit Money"
The limit of insurance provided under Additional Coverage **A.5.j.**, Money Orders And "Counterfeit Money" is increased to $8,500.~~The most we will pay for any loss under this Additional Coverage is $7,500.~~

k. Forgery Or Alteration
The limit of insurance provided under Additional Coverage **A.5.k.(4)**, Forgery Or Alteration is increased to $5,000.

m. Business Income From Dependent Properties
The limit of insurance provided under Additional Coverage **A.5.m.(1)**, Business Income From Dependent Properties is increased to $10,000.

o. Fire Extinguisher Systems Recharge Expense
The limit of insurance provided under Additional Coverage **A.5.o.(3)**, Fire Extinguisher Systems Recharge Expense is increased to $7,500.

C. The following coverage provisions are added to Paragraph **A.5. Additional Coverages**:

s. Key Replacement and Lock Repair
The most we will pay under this Additional Coverage is $2,500 to repair or replace door locks on buildings and structures at the described premises due to theft or other loss of keys. No deductible applies to this coverage.

t. Water Backup of Sewers or Drains
The most we will pay under this Additional Coverage is $10,000. We will pay for direct physical loss or damage to ~~c~~Covered ~~p~~Property caused by or resulting from water ~~that~~which backs up from a sewer or drain or water which overflows from a sump, sump pump or related equipment, even if ~~such~~the overflow results from ~~a~~ mechanical breakdown of ~~the~~a sump pump or its related equipment. However, this ~~Coverage Extension~~Additional Coverage does not apply to ~~the following~~loss or damage resulting from:

(1) Direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.
(2) Business Income and Extra Expense losses sustained as a result of loss or damage to Covered Property.

Paragraph **(3)** of Exclusion **B.1.g** is removed under **Section I – Property**.

u. Reward Coverage
We will pay for reward(s) you have offered resulting in:
(1) The successful return of undamaged stolen articles to a law enforcement agency or;
(2) Information leading to the arrest and conviction of any person(s) who have damaged or stolen any of your ~~c~~Covered ~~p~~Property.
The reward payment cannot exceed $10,000 regardless of the number of persons involved in providing information. These reward offers must be documented.
The person entitled to the reward cannot be an insured under this policy.
No deductible applies to this Additional Coverage.

v. Spoilage Coverage
(1) This Additional Coverage does not apply to "perishable stock" while located:
(a) On buildings;

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

(b) In the open; or
(c) In vehicles.

(2) We will pay for the loss of "perishable stock" caused by:
(a) A change in temperature or humidity resulting from mechanical breakdown or failure of refrigeration, cooling or humidity control apparatus or equipment, only while such apparatus or equipment is at the described premises;
(b) Contamination by a refrigerant; and
(c) Power outage, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to conditions beyond your control.

(3) The most we will pay for loss or damage under this Additional Coverage is $5,000 in any one occurrence.

(4) The value of the "perishable stock" will be the selling price, as if no loss or damage had occurred, less discounts and expenses you otherwise would have had.

(5) This Additional Coverage does not apply if the spoilage results from:
(a) Earth movement;
(b) Government action;
(c) Nuclear hazard;
(d) War and military action;
(e) Water;
(f) Neglect;
(g) The disconnection of any refrigerating, cooling or humidity control system from the source of power;
(h) The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current;
(i) The inability of an electrical utility company or other power source to provide sufficient power due to:
(i) Lack of fuel; or
(ii) Governmental order;
(j) The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand; and
(k) Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.

(6) With respect to this Additional Coverage, "perishable stock" means property:
(a) Maintained under controlled temperature or humidity conditions for its preservation; and
(b) Susceptible to loss or damage if the controlled temperature or humidity conditions change.

w. Utility Services – Direct Damage

(1) We will pay for loss of or damage to Covered Property caused by the interruption of service to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following "utility services" not on the described premises:
(a) "Water Supply Services";
(b) "Communication Supply Services"; or
(c) "Power Supply Services".

(2) This Additional Coverage does not apply to loss or damage to "electronic data", including destruction or corruption of "electronic data".

(3) With respect to this Additional Coverage, "utility services" means:
(a) Water Supply Services, meaning the following types of property supplying water to the described premises:
(i) Pumping stations; and
(ii) Water mains.
(b) Communication Supply Services, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:
(i) Communication transmission lines, including optic fiber transmission lines;

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

(ii) Coaxial cables; and
(iii) Microwave radio relays except satellites.

It does not include overhead transmission lines.

(c) Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:
(i) Utility generating plants;
(ii) Switching stations;
(iii) Substations;
(iv) Transformers; and
(v) Transmission lines.

It does not include overhead transmission lines.

(4) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is $10,000 at each described premises.

x. Utility Services – Time Element

(1) We will pay for loss of Business Income or Extra Expense at the described premises caused by the interruption of "utility service" to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following "utility services" not on the described premises:
(a) "Water Supply Services";
(b) "Communication Supply Services"; or
(c) "Power Supply Services".

(2) This Additional Coverage does not apply to Business Income loss or Extra Expense related to interruption in utility service which causes loss or damage to "electronic data", including destruction or corruption of "electronic data".

(3) With respect to this Additional Coverage, "utility services" means:
(a) Water Supply Services, meaning the following types of property supplying water to the described premises:
(i) Pumping stations; and
(ii) Water mains.

(b) Communication Supply Services, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:
(i) Communication transmission lines, including optic fiber transmission lines;
(ii) Coaxial cables; and
(iii) Microwave radio relays except satellites.

It does not include overhead transmission lines.

(c) Power Supply Services, meaning the following types of property supplying electricity, steam or gas to the described premises:
(i) Utility generating plants;
(ii) Switching stations;
(iii) Substations;
(iv) Transformers; and
(v) Transmission lines.

It does not include overhead transmission lines.

(4) We will only pay for loss of Business Income you sustain and Extra Expense you incur after 48 consecutive hours following the direct physical loss or damage to the following "utility services" not on the described premises:
(a) "Water Supply Services";
(b) "Communication Supply Services"; or
(c) "Power Supply Services".

This Additional Coverage does not apply to any reduction of income after service has been restored to your premises.

(5) The most we will pay for loss or damage in any one occurrence under this Additional Coverage is $5,000 at each described premises.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

y. Ordinance or Law Coverage

(1) Coverage

If a Covered Cause of Loss occurs to a covered building described in the Declarations:

(a) Coverage 1 – Coverage For Loss To The Undamaged Portion Of The Building

With respect to the building that has sustained covered direct physical damage, we will pay under Coverage **1** for the loss in value of the undamaged portion of the building as a consequence of a requirement to comply with an ordinance or law that requires demolition of undamaged parts of the same building. Coverage **1** is included within the Limit Of Insurance shown in the Declarations as applicable to the covered building. Coverage **1** does not increase the Limit of Insurance.

(b) Coverage 2 – Demolition Cost Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of a requirement to comply with an ordinance or law that requires demolition of such undamaged property.

Paragraph **E.5.d. Loss Payment** Property Loss Condition does not apply to Demolition Cost Coverage.

(c) Coverage 3 – Increased Cost Of Construction Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the increased cost to:

(i) Repair or reconstruct damaged portions of that building; and/or

(ii) Reconstruct or remodel undamaged portions of that building, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

However:

(iii) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.

(iv) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

Paragraph **E.5.d. Loss Payment** Property Loss Condition does not apply to the Increased Cost Of Construction Coverage.

(d) Coverage 4 – Tenant's Improvements

If you are a tenant of the building that has sustained covered direct physical damage and a Limit of Insurance is shown in the Declarations for Business Personal Property at the described premises, we will pay the cost to:

(i) Repair or reconstruct damaged tenants improvements or betterments; and/or

(ii) Reconstruct or remodel undamaged tenants improvements or betterments, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

(2) Loss Payment

When there is a loss in value of an undamaged portion of a building to which Coverage **1** applies, the loss payment for that building, including damaged and undamaged portions, will be determined as follows:

(a) If the property is repaired or replaced on the same or another premises, we will not pay more than the lesser of:

(i) The amount you actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or

(ii) The Limit Of Insurance shown in the Declarations as applicable to the covered building.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

(b) If the property is not repaired or replaced, we will not pay more than the lesser of:
(i) The actual cash value of the building at the time of loss; or
(ii) The Limit Of Insurance shown in the Declarations as applicable to the covered building.

The most we will pay, for the total of all covered losses for Coverage **2**, Coverage **3**, and Coverage **4**, for each damaged building, is a combined limit of insurance of $250,000. This $250,000 may be allocated in any manner, however we will not pay more than $250,000 per occurrence. Subject to this combined limit of insurance, the following loss provisions apply:

(c) For Demolition Cost, we will not pay more than the amount you actually spend to demolish and clear the site of the described premises.

(d) With respect to the Increased Cost Of Construction:
(i) We will not pay for the increased cost of construction:
i. Until the property is actually repaired or replaced at the same or another premises; and
ii. Unless the repair or replacement is made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.
(ii) This coverage is in addition to the $10,000 limit provided in Paragraph **A.5.I**. Businessowners Coverage Form under Additional Coverages.

(3) The terms of this coverage apply separately to each building to which this coverage applies.

(4) Under this coverage, we will not pay for loss due to any ordinance or law that:
(a) You were required to comply with before the loss, even if the building was undamaged; and
(b) You failed to comply with.

(5) We will not pay under this coverage for the costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

(6) Other Insurance

If you purchase other Ordinance or Law Coverage:

(a) Under Coverage 1 above, the amount of insurance under **(2) Loss Payment**, does not apply to, or increase, the Building limit shown in the Declarations.

(b) Under Coverage 2, 3, or 4 above, the amount we will pay for the combined limit under **(2) Loss Payment**, is in addition to any other amount of insurance applying to these coverages appearing elsewhere in this policy.

D. The following coverage limits are ~~replaced under~~amended in Paragraph **A.6. Coverage Extensions**:

a. Newly Acquired Or Constructed Property

(1) Buildings

The limit of insurance provided under Coverage Extension **A.6.a.(1)**,~~applicable to~~ Newly Acquired Or Constructed Property for Buildings is increased ~~from $250,000 at each building~~ to $500,000 at each building.

(2) Business Personal Property

The limit of insurance provided under Coverage Extension **A.6.a.(2)**,~~applicable to~~ Newly Acquired Or Constructed Property for Business Personal Property is increased ~~from $100,000 at each building~~ to $250,000 at each building.

(3) Period of Coverage

A.6.a.(3)(b) is replaced by:

(b) 60 days expire after you acquire the property or begin construction of that part of the building that would qualify as Covered Property; or

~~The following coverage limits are added under Paragraph **A.6. Coverage Extensions**:~~

b. Personal Property Off-premises

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

The limit of insurance provided under Coverage Extension **A.6.b.**, Personal Property Off-premises is increased to $35,000.~~The most we will pay for loss or damage under this Extension is $25,000.~~

c. Outdoor Property
The limit of insurance provided under Coverage Extension **A.6.c.**, Outdoor Property is increased to $12,500~~The most we will pay for loss or damage under this Extension is $10,000~~, but not more than $1,000 for any one tree, shrub or plant.

d. Personal Effects
The limit of insurance provided under Coverage Extension **A.6.d.**, Personal Effects is increased to $5,000 at each described premises.

e. Valuable Papers And Records
The limit of insurance provided under Coverage Extension **A.6.e.(3)**, Valuable Papers And Records is increased to $35,000~~The most we will pay under this Coverage Extension~~ for loss or damage to "valuable papers and records" in any one occurrence at the described premises ~~is $25,000~~.
For "valuable papers and records" not at the described premises, the most we will pay is $~~5~~10,000.

f. Accounts Receivable
The limit of insurance provided under Coverage Extension **A.6.f.(2)**, Accounts Receivable is increased to $35,000 ~~The most we will pay under this Coverage Extension~~ for loss or damage in any one occurrence at the described premises ~~is $25,000~~.
For accounts receivable not at the described premises, the most we will pay is $~~5~~10,000.

E. The following coverage provisions are added to **A.6. Coverage Extensions**:

h. Fine Arts
You may extend the insurance that applies to Covered Property to cover direct physical loss or damage to manuscripts, paintings, etchings, tapestries, statuary, porcelains and other bona fide works of art of rarity, historical value or artistic merit. The most we will pay for loss or damage under this Coverage Extension is $25,000 at each described premises.

i. Personal Property of Others
The most we will pay under this Coverage Extension is $10,000 to cover direct physical loss of or damage to Property of Others that is in your care, custody or control. Loss Payment Property Loss Condition Paragraph **E.5.d.(3)(b)** does not apply to this coverage.

~~**G. Optional Coverages**~~

F. The following coverage limits are added ~~under~~to Paragraph **G. Optional Coverages:**

1. Outdoor Signs
The most we will pay for loss or damage in any one occurrence is $10,000.

2. Money And Securities
The most we will pay for loss in any one occurrence is:
(1) $10,000 while:
(a) In or on the described premises; or
(b) Within a bank or savings institution; and
(2) $10,000 while anywhere else.

3. Employee Dishonesty
The most we will pay for loss or damage in any one occurrence is $25,000.

Includes Copyrighted Material of
Insurance Services Office, Inc., with its permission.
© Insurance Services Office, Inc., 2012

MASSACHUSETTS DIVISION OF INSURANCE

FORM UTILIZATION LIST

JANUARY 2020 EDITION

[(FIRST) FILING COMPANY] **[BASIC FORM NUMBER]**

MAPFRE Insurance Company NAIC #34754

Please complete the following for the previously filed forms to be used with the forms submitted/adopted in this filing.

Form Name	Form Number	Disposition Date	SERFF Tracking Number
Sample	ABC 0001 (01/10)	2/19/2016	ABCI-123456789
Businessowners Coverage Form	BP 00 03 07 13	12/4/2012	BP-2012-OFR12

Policy/Coverage Form #: BP 00 03
Please enter only one form number per checklist; if none, or not filing forms, please leave blank.

CHECKLIST INSTRUCTIONS

1) ***When should I submit a checklist?*** A completed copy of this checklist is required a.) for each Policy/Coverage Form being submitted, b.) when filing rates, rating rules, and installment plans, and c.) when modifying adopted loss costs. If you are not doing any of these things, do not submit a checklist.
2) ***What should I consider a Policy/Coverage Form?*** For purposes of these instructions, a Policy/Coverage Form is:
   - a base coverage form of a property and/or casualty insurance policy; and
   - an endorsement adding property or casualty insurance of a type other than that provided in the base coverage form to which it will be attached (*e.g.*, a professional liability coverage endorsement on a general liability policy).
3) ***How does the checklist work, and how do I complete it?*** The columns within each checklist section are to be used in the following manner:
   - **Brief Requirement Description**: Please review any cited law, regulation, bulletin and/or filing guidance notice for the full scope of the requirement before completing the checklist. Please note: this description is not intended to be a complete statement of a requirement, but simply a representation of it; the cited law, regulation, bulletin or notice will contain the full description.
   - **Compliance**: Please check the box in this column to demonstrate compliance with the item. Where no check box is provided, please provide both page and paragraph references where requested, referring to the place in the form (or, depending on the section, other document) where compliance is demonstrated. If compliance is demonstrated in multiple locations in a document, please indicate only the starting paragraph. If an item does not apply to the filing, do not complete this column; complete the Brief Explanation If Not Applicable column instead.
   - **Brief Explanation If Not Applicable**: Please provide a brief explanation (up to 50 characters) for any item considered not applicable to the filed materials; "Not applicable" (or "N/A") is not, by itself, a sufficient explanation for any checklist item. If this column is blacked out for a particular item, then the item is considered always applicable. Please note that this column is not to be used to clarify any information in the Compliance column, and should only be completed if the Compliance column is not completed.
4) ***When may I skip items in the checklist?*** Certain sections of the checklist may be skipped if the filing meets certain specified criteria, as stated at the beginning of a particular section. However, if a section is to be completed, no item within it may be skipped.
5) ***Whom can I talk to if I have a question?*** Questions on any checklist item before filing submission may be addressed to the Director of Policy Form Review; questions after submission may be addressed to the filing's assigned Reviewer. Additionally, this checklist is reviewed on an annual basis for improvement and correction; suggestions for changes may be eMailed to the Director of Policy Form Review. All contact information may be found in the Massachusetts General Instructions.
6) ***Is there anything else I should be aware of before I complete the checklist?*** Yes! Please be aware of the following:
   - **Credit property insurance** and **credit involuntary unemployment insurance** products also require completion of the Supplemental Checklist for Credit Insurance.
   - **Legal service plans** subject to 211 CMR 90.00 require submission of the Base Checklist for Legal Service Plans, and not this checklist.
   - **Motor vehicle insurance** products and **workers' compensation insurance** products require submission of different checklists, and not this checklist (see the Division's website).
   - The annual filing for **homeowners insurance group market rate deviations** subject to M.G.L. 175, §193R requires submission of a different checklist, and not this checklist (see the Division's website).
   - Rate filings are not required for aircraft hull and liability, inland marine or ocean marine insurance; however, please be reminded that Massachusetts law considers animal (including equine) mortality and pet health insurance to be live stock insurance, not inland marine (M.G.L. 175, §47.Thirteenth).
   - All laws relative to the filing of policy and coverage forms apply to their endorsements and attached applications under M.G.L. 175, §192.



If the Prohibitions section is the only section of the checklist to be completed, DO NOT SUBMIT A CHECKLIST!

PROHIBITIONS – ***Confirm that the following items are not included within the product that is the subject of this checklist.***

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
PR1	Any provisions depriving the courts of the Commonwealth of their jurisdiction. *M.G.L. 175, §22*	Check: ☒	
PR2	Inclusion of motor vehicle, life, health, accident and sickness insurance with property/casualty insurance in the same policy. *M.G.L. 175, §22A*	Check: ☒	
PR3	Mandatory binding arbitration. *M.G.L. 93A, §9(6)*	Check: ☒	
PR4	Rebates and other special inducements not specified within the policy. *M.G.L. 175, §182*	Check: ☒	
PR5	Discriminating, in forms and rates, against health care providers based on practiced specialty (*via* the "take all comers" requirement). *M.G.L. 175, §193U*	Check: ☐	Not medical malpractice insurance
PR6	Inclusion of defense costs within the limits of insurance in stand-alone commercial general liability policies, whether claims-made or occurrence-based.	Check: ☐	Not stand-alone general liability insurance
PR7	Inflexibility of any autopsy provisions to recognize the religious practices or beliefs of the policyholder or beneficiary. *M.G.L. 176D*	Check: ☐	No autospy provision

Policy/Coverage Form requirements begin on the next page.
If not submitting a Policy/Coverage Form as defined in the Checklist Instructions above, skip to the General Rate Requirements.

GENERAL FORM REQUIREMENTS

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
GR1	10-point font, readability score of 50, and other minimum objective standards of M.G.L. 175, §2B.	Check: ☐	Insuring a business
GR2	Effective date 30 days from submission. *M.G.L. 175, §22A*	Check: ☒	
GR3	Form headed by corporate name of company. *FGN 2006-A*	Check: ☒	
GR4	Signatures. *M.G.L. 175, §33*	Page , Para.	Please see comment section of Checklist component
GR5	Applications constituting part of the contract designed to be attached to the policy. *M.G.L. 175, §192*	Check: ☐	No application in filing
GR6	Producer sales fee separately itemized on declarations page. *Bulletin 2013-09*	Page , Para.	No producer sales fee

COMBINATION POLICIES (M.G.L. 175, §§102A and 111A) – *Skip section if not filing a combination policy.*

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
CP1	Percentage of loss or claim.	Page , Para.	
CP2	Required notices, sworn statements, or proofs of loss.	Page , Para.	
CP3	Service of process in actions or suits.	Page , Para.	
CP4	Return premium upon cancellation.	Page , Para.	
CP5	Elimination/Reduction of coverage (liability only).	Page , Para.	

MUTUAL COMPANY POLICY PROVISIONS – *Skip section if not a mutual company.*

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
MC1	Contingent mutual liability. *M.G.L. 175, §§102A(4) and 111A(4)*	Page , Para.	
MC2	Meetings of the company. *M.G.L. 175, §§76 and 102B*	Page , Para.	Form #:
MC3	Separate classifications of business. *M.G.L. 175, §§80 and 102B*	Page , Para.	
MC4	Total amount of liability. *M.G.L. 175, §81*	Page , Para.	
MC5	Application questions. *M.G.L. 175, §§98 and 111B*	Page , Para.	
MC6	Assessment liability. *M.G.L. 175, §§§83, 93 and 111B*	Page , Para.	

FIRE POLICY STANDARD FORM (M.G.L. 175, §99(12)) – *Skip section if not filing fire insurance.*

NB: This section does not apply to insurance against the hazards described in clauses Second and Third of M.G.L. 175, §47.

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
FP1	Insurance agreement.	Page , Para.	
FP2	Assignment of the policy.	Page , Para.	
FP3	Policy subject to its provisions and stipulations.	Page , Para.	
FP4	Witness provision.	Page , Para.	
FP5	Voiding of the policy.	Page , Para.	

FP6	Items not covered.	Page , Para.	
FP7	Fire exclusions.	Page , Para.	
FP8	Other insurance.	Page , Para.	
FP9	Other exclusions.	Page , Para.	
FP10	Other perils insured against.	Page , Para.	
FP11	Extent of insurance.	Page , Para.	
FP12	Permission and waiver.	Page , Para.	
FP13	Appraisal and examinations.	Page , Para.	
FP14	Cancellation by insured.	Page , Para.	
FP15	Cancellation by company.	Page , Para.	
FP16	Excess premium at cancellation.	Page , Para.	
FP17	Cancellation after 60 days.	Page , Para.	
FP18	Cancellation for nonpayment of premium.	Page , Para.	
FP19	Policy payable to mortgagees.	Page , Para.	
FP20	Proportion of loss.	Page , Para.	
FP21	Notice and proof of loss.	Page , Para.	
FP22	Payment of claim.	Page , Para.	
FP23	Dispute resolution for claims.	Page , Para.	
FP24	Suits for recovery of claims.	Page , Para.	
FP25	Assignment of right of recovery.	Page , Para.	

ADDITIONAL PROPERTY PROVISIONS – *Skip section if filing livestock/pet health insurance, or if not filing property insurance.*

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
AP1	"In case of fire" notice. *M.G.L. 175, §99(7)*	Page , Para.	
AP2	Certificate of municipal liens. *M.G.L. 175, §99(14)*	Page , Para.	
AP3	Notice to building commissioner. *M.G.L. 175, §99(15)*	Page , Para.	
AP4	Cost of relocation benefit. *M.G.L. 175, §99(15A)*	Page , Para.	
AP5	Elimination/Reduction in coverage. *M.G.L. 175, §99(16)*	Page , Para.	
AP6	Damage by nuclear reaction or nuclear contamination. *M.G.L. 175, §99A*	Page , Para.	
AP7	Loss settlement clause. *M.G.L. 175, §99B*	Page , Para.	
AP8	Notice of non-renewal. *M.G.L. 175, §193P*	Page , Para.	
AP9	Mold coverage requirements. *Bulletin 2006-02*	Page , Para.	
AP10	Heating oil release coverage requirements for "residential property" as defined in M.G.L. 175, §4D. *Bulletin 2010-03*	Page , Para.	
AP11	If an insurer offers guaranteed replacement/reconstruction cost coverage subject to a cap, the cap must be at least 125% of the replacement/reconstruction cost value (homeowners insurance).	Page , Para.	

CLAIMS-MADE GENERAL LIABILITY PROVISIONS (FGN 2011-A) – *Skip if not filing stand-alone claims-made general liability insurance.*

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
GL1	Retroactive Date Endorsement. *1.a*	Check: ☐	Form #:
GL2	Termination of coverage. *1.b*	Page , Para.	[redacted]
GL3	Automatic extended reporting period. *1.c*	Page , Para.	
GL4	Additional extended reporting period coverage available for purchase. *1.d.1*	Page , Para.	
GL5	Minimum 3-year additional extended reporting period. *1.d.ii*	Page , Para.	
GL6	Aggregate liability limit for additional extended reporting period coverage. *1.d.iii*	Page , Para.	
GL7	Deadline for written acceptance of additional extended reporting period coverage. *1.d.iv*	Page , Para.	
GL8	Claims-made face page disclosure. *2*	Check: ☐	

LEAD LIABILITY PROVISIONS (M.G.L. 175, §111H) – *Skip section if not filing liability insurance covering residential premises.*

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
LL1	Premises with letter in effect. *211 CMR 131.04*	Page E-1, Para. A1A	
LL2	Premises with letter obtained and maintained. *211 CMR 131.05*	Page E-1, Para. A1A	
LL3	New owners. *211 CMR 131.06*	Page E-1, Para. A1A	
LL4	Additional requirements. *211 CMR 131.07*	Page E-1, Para. A1A	
LL5	Premises not in compliance. *211 CMR 131.08*	Page E-2, Para. A1C	
LL6	Owner-occupied single family premises. *211 CMR 131.09*	Page , Para.	Risk described is not commercial
LL7	Coverage summary. *211 CMR 131.13(1)*	Check: ☒	
LL8	Disclosure notice. *211 CMR 131.13(2)*	Check: ☒	

ADDITIONAL CASUALTY PROVISIONS – *Skip section if not filing casualty insurance.*

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
AL1	Hired/non-owned auto liability included in general liability and/or multiple-peril insurance by endorsement only. *M.G.L. 90, §34O*	Check: ☒	
AL2	Medical pay provisions. *M.G.L. 175, §111C*	Page , Para.	Not medical malpractice insurance
AL3	Professional liability. *M.G.L. 175, §111E*	Page , Para.	Not professional liability insurance
AL4	Liquor liability. *M.G.L. 175, §112A*	Page , Para.	Not liquor liability insurance
AL5	Heating oil release coverage requirements for "residential property" as defined in M.G.L. 175, §4D. *Bulletin 2010-03*	Page E-3, Para. A-D	

AL6	Dog exclusion language must specify the breeds deemed aggressive by the company and provide support for any excluded individual dog not within an aggressive breed. (NB: All excluded breeds/dogs must have a prior history of biting.)	Page , Para.	No dog exclusion in filing

The Policy/Coverage Form requirements have ended.
If not submitting rates, rating rules, or installment plans, or if adopting unmodified loss costs, the checklist is now complete.

GENERAL RATE REQUIREMENTS – *Skip if filing aircraft hull/liability, inland marine, or ocean marine insurance.*

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
RR1	Effective date 15 days from submission. *M.G.L. 174A, §6 and 175A, §6*	Check: ☒	
RR2	Manual or plan of classifications, rules and rates. *Ibid.*	Check: ☒	
RR3	Final calculated rate exhibits. *Bulletin 2008-08*	Page in ActMem 4	
RR4	Description of data and methods. *Ibid.*	Page in ActMem 1-2	
RR5	Producer sales fee not included in premium. *Bulletin 2013-09*	Check: ☐	No producer sales fee
RR6	We hereby certify that the rates in this filing do not consist of tiers based on credit scores, nor consider the insured's credit score in the rating methodology.	Check: ☒	

PREMIUM INSTALLMENT PAYMENT PLANS – *Skip if not filing an installment plan.*

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
IP1	Actuarial justification for installment plan fees and charges.	Page in ActMem	
IP2	Surcharges prohibited for credit card payment. *M.G.L 140D, §28A*	Check: ☐	
IP3	Discounts as finance charges for credit card payment. *Ibid.*	Page in ActMem	

(a)-RATES REFERENCE GUIDE – *Skip if not (a)-rating.*

ID	Brief Requirement Description	Compliance	Brief Explanation If Not Applicable
AG1	Demonstration that risk classes lack sufficient homogeneity to calculate meaningful rates. *Bulletin 2008-08*	Page , Para.	
AG2	The process by which the rate is determined.	Page , Para.	
AG3	The role of judging the relative risk of one insured to another when determining the rate.	Page , Para.	
AG4	The role of comparing rates to rates on line for reinsurance when determining the rate.	Page , Para.	
AG5	The role of consideration of probable maximum loss when determining the rate.	Page , Para.	
AG6	The role of including a risk load or contingency factor in the rates when determining the rate.	Page , Para.	
AG7	A numerical example of how a sample rate for a particular risk,	Page , Para.	

	either real or hypothetical, would be arrived at.		[redacted]
AG8	How the rate will be priced to be neither excessive nor inadequate as a stand-alone rate (*i.e.*, the applicable coverage is stand-alone, not part of a package policy).	Page , Para.	

MASSACHUSETTS DIVISION OF INSURANCE

RATE FILING ABSTRACT

INSTRUCTIONS

1) A completed copy of this abstract is required for each Filing Company for all Rate, Form/Rate, Rate/Rule or Form/Rate/Rule Type filings for which the Loss Costs Adoption Form, Rate Deviation Abstract or Workers' Compensation Rate Deviation Abstract is **not** required.
2) If the data requested differs by category, separate abstracts or combined figures are required.
3) If this is an initial program filing, or there are no policies in force, only item 7 should be completed. Otherwise, all sections should be completed.
4) Exhibit citations alone are not sufficient to answer any question on this abstract.

***NB:** This abstract is a summary of the Rate filing, not a substitute for the Actuarial Memorandum.*

FILING COMPANY: MAPFRE Insurance Company

PROGRAM NAME: Businessowners (BOP)

1. OVERALL RATE LEVEL CHANGE – **Number of experience years analyzed:** 5

Formula Indicated	+12.2%
Proposed/Selected	+5.4%

If the Proposed/Selected is different from the Formula Indicated, please briefly explain (150 characters).
The proposed rate changes are selected in order to avoid large price fluctuations. We will continue to monitor results on a regular basis.

2. PROGRAM RATE HISTORY – **Latest year MA direct written premium:** $24,041,990

Date (M/D/YYYY)	% Change	SERFF/State Tracking Number
6/1/2023	0.0%	MAPF-133519352
12/28/2022	-0.9%	MAPF-133245474
12/28/2021	-0.2%	MAPF-132865670
12/28/2020	-0.3%	MAPF-132438973
12/1/2019	-1.1%	MAPF-131971027

Please begin with the most recent revision. If recent history includes the initial filing, please write "Initial" under % Change.

3. CREDIBILITY STANDARDS AND METHODS

Most recent year experience	2022
Massachusetts VS countrywide	MA

Please briefly describe any other credibility standards/methods used (100 characters).
Used formula square root (n / F) with n = # of Claims (5 years) and F = 2,500. Minimum = 50%.

4. PREMIUM HISTORY – **Have premium exposures been trended:** Yes

Have historical premiums been adjusted to reflect past rate changes? If Yes, please briefly explain (150 characters).
Yes. On-level earned premiums have been calculated using the parallelogram method.

5. LOSS TRENDING – **Method and annual rate of change:** Selection of frequency and severity trends by BOP program using internal data.

Year	Factor Derived
2022	1.338
2021	1.479
2020	1.654

Please start with the most recent experience year.

6. LOSS DEVELOPMENT – Based on Massachusetts data, countrywide, or both?
Massachusetts

Year	Maturity	Factor-Ultimate
2022	12	1.214
2021	24	1.072
2020	36	1.046

Please start with the most recent experience year.

7. DEVELOPMENT OF THE UNTRENDED EXPECTED LOSS RATIO
Please also submit a three-year expense exhibit with this abstract.

		Flat or Variable?
Underwriting Profit	3.4%	Variable
General Expense	6.6%	Variable
Commissions/Brokerage	22.5%	Variable
Other Acquisition	4.4%	Variable
Taxes, Licenses and Fees	2.6%	Variable
Other Expenses	6.3%	Variable
Allocated Loss Adjustment Expense Factor	2.8%	
Unallocated Loss Adjustment Expense Factor	6.9%	
Untrended Expected Loss Ratio	44.5%	

Based on Massachusetts data, countrywide, or both? Massachusetts

If investment income is reflected in the filing, please indicate the method/model used.
Calendar Year Return on Equity Method

8. COVERAGE CHANGES
Please briefly describe any changes in coverage since the last Rate Level Change (150 characters).

Cody Marsh, FCAS, MAAA; AVP, Actuarial
Name and Title of Officer in Charge

Anne Gaudet, Actuary II
Name and Title of Person Completing This Abstract

April 19, 2023
Date Completed

MAPFRE Insurance Three-Year Expense Exhibit

MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)

Direct Operating Results (000 Omitted) - as of 12/31/2022

Commerical Lines Other Than Commercial Auto					
Expense Category	2020	2021	2022	3 Year Average	Selected
Written Premium	26,291	26,952	30,208		
Earned Premium	26,210	26,753	29,119		
Commissions	22.7%	22.4%	22.5%	22.5%	22.5%
Underwriting Expenses	12.6%	14.4%	13.8%	13.6%	13.6%
Subtotal	35.2%	36.8%	36.3%	36.1%	36.1%
Profit and Contingency (Including Investment Income)					3.4%
Net Cost of Catastrophe Reinsurance Load					6.3%
Total - Expenses					**45.8%**
Expected Loss and LAE Ratio					**54.2%**
Allocated Loss Adjustment Expense	5.3%	2.1%	2.0%	3.1%	2.8%
Unallocated Loss Adjustment Expense	5.8%	7.2%	6.3%	6.4%	6.9%
Loss Adjustment Expense	11.1%	9.3%	8.4%	9.6%	9.7%
Total - Expenses and LAE					**55.5%**
Expected Loss Ratio					**44.5%**

MAPFRE Insurance

MAPFRE Insurance Company

Massachusetts Businessowners

Proposed Effective Date: 12/28/2023

Actuarial Memorandum

Introduction

MAPFRE Insurance utilizes a loss ratio review of its Businessowners Program (BOP) experience to determine the indicated rate need. Five accident years of experience are reviewed.

Beginning June 1, 2016, all new BOP policies were written in MAPFRE Insurance Company (MIC). The Commerce Insurance Company (CIC) policies continued to renew in the CIC product until March 1, 2017, when all BOP business, new and renewal, was written in the MIC product. The data in this indication is the sum of the MIC and CIC products.

Premium

Earned Premium for the five-year experience period has the following adjustments made for its inclusion in the indication:

Earned Premium is multiplied by an on-level factor (determined using the parallelogram method) to restate it at the most recently approved rate level. A premium trend factor is then applied to reflect the inflationary (or deflationary) nature of the exposure. Lastly, average Individual Risk Premium Modifications (IRPMs) are incorporated.

Losses

Loss experience has the following adjustments made for its inclusion in the indication:

Loss Trend: Losses are trended to one year past the proposed effective date.

Loss Smoothing**:** Catastrophe losses (losses arising from events determined to be catastrophes by ISO) are removed from incurred losses. A smoothing factor is then applied to the resulting non-catastrophe losses to load in a smoothed amount for catastrophe losses. The smoothing factor is judgmentally selected based on an analysis of the ratio of catastrophe loss to non-catastrophe loss over an 11-year period.

Loss Development: Non-catastrophe losses are developed based on historical loss development by program for Massachusetts BOP.

Trends

Selected premium and loss trends are based on a review of internal data by BOP program.

Accident Year Weights

Selected accident year weights are applied to the trended ultimate incurred loss ratios for the five accident years in the experience period.

Loss Adjustment Expense (LAE)

LAE is developed from reported direct operating results and incorporated as a function of earned premium.

Expenses

A five-year expense history of commissions ratios and underwriting expense ratios is compiled based on reported direct operating results. Selections are made on a prospective basis. Additionally, a load is included for the net cost of catastrophe reinsurance.

Investment Income

Investment Income is reflected in the profit load. The profit load is developed using the Calendar Year Return on Equity method.

Credibility

Credibility is calculated using the formula: square root of (# claims / 2,500); where # claims equals the reported claim count for the five-year experience period. The assumed minimum credibility is 50%.

Complement of Credibility

The complement of credibility is equal to net trend. Net trend is calculated by comparing the loss trend expected during the net trend period to the premium trend expected during that same period. The net trend period is equal to the number of years between the proposed effective date and the effective date of the last rate change.

Indicated Rate Level Change

To calculate the indicated rate level change, the five-year weighted trended ultimate loss ratio is added to the LAE ratio to obtain the trended ultimate loss and LAE ratio. This ratio is divided by the expected loss and LAE ratio before subtracting 1.00 to produce the full credibility indicated rate level change. The full credibility indicated rate level change is then credibility-weighted using the complement of credibility as the ballast to generate the credibility weighted indicated rate level change.

MAPFRE Insurance
MAPFRE Insurance Company
Massachusetts Businessowners
Proposed Effective Date: 12/28/2023
Index of Exhibits

Description	Label	# of Pages
Rate Level Indications - Summary by Program	Exhibit I	1
Rate Level Indications by Program	Exhibit II	4
Rate Level History and On-Level Factors	Exhibit III	1
Premium and Loss Trend	Exhibit IV	3
Individual Risk Premium Modifications	Exhibit V	1
Loss Smoothing	Exhibit VI	1
Loss Development	Exhibit VII	4
Net Cost of Catastrophe Reinsurance Load	Exhibit VIII	1
Credibility	Exhibit IX	1
Complement of Credibility	Exhibit X	1
Expected Loss and Loss Adjustment Expense Ratio	Exhibit XI	1
Underwriting Profit Memorandum	Appendix A	1
Underwriting Profit Calculation Exhibits	Appendix B	2
Underwriting Profit Supporting Exhibits	Appendix C	2

MAPFRE Insurance Exhibit I

MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Rate Level Indications - Summary by Program

BOP Program	2022 Trended On-Level Earned Premium	Credibility Weighted Indicated Rate Level Change	Proposed Rate Level Change
CONTRACTORS	8,344,280	11.8%	9.6%
MERCANTILE INC. FUNERAL HOME	4,397,760	26.6%	2.3%
OFFICE AND COMMERCIAL CONDOMINIUM	2,852,825	3.1%	2.7%
RESIDENTIAL APARTMENT/CONDOMINIUM	9,522,996	8.5%	4.3%
TOTAL	**25,117,861**	**12.2%**	**5.4%**

Note:
Assumes a proposed renewal business effective date of 12/28/2023

MAPFRE Insurance

MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Rate Level Indications by Program

CONTRACTORS

Accident Year	Accident Year Weights	Written Premium	Earned Premium	On-Level Factor	Premium Trend Factor	Avg IRPM	Proj IRPM	Trended On-Level Earned Premium	Incurred Loss	Incurred Loss Ex CATs	CAT Smoothing Load	Loss Development Factor	Loss Trend Factor	Trended Ultimate Incurred Loss	Trended Ultimate Incurred Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
2018	10.0%	8,062,552	7,641,476	1.044	1.290	-7.4%	-4.9%	10,575,281	2,539,482	2,518,410	0.5%	0.997	1.858	4,688,809	44.3%
2019	15.0%	7,339,215	7,722,801	1.061	1.241	-6.8%	-4.9%	10,376,059	1,873,516	1,869,727	0.5%	1.042	1.689	3,306,851	31.9%
2020	20.0%	6,894,511	7,164,571	1.062	1.193	-5.9%	-4.9%	9,180,130	1,570,219	1,567,219	0.5%	1.125	1.535	2,720,624	29.6%
2021	25.0%	6,947,749	6,957,925	1.052	1.147	-4.7%	-4.9%	8,373,175	3,581,599	3,581,599	0.5%	1.182	1.395	5,932,953	70.9%
2022	30.0%	7,417,272	7,230,064	1.043	1.103	-5.2%	-4.9%	8,344,280	2,381,314	2,381,314	0.5%	1.950	1.269	5,920,822	71.0%

(17)	Weighted Trended Ultimate Loss Ratio	54.1%
(18)	Loss Adjustment Expense (LAE) Ratio	9.7%
(19)	Trended Ultimate Loss and LAE Ratio	63.8%
(20)	Expected Loss and LAE Ratio	54.2%
(21)	Full Credibility Indicated Rate Level Change	17.8%
(22)	Credibility	50.0%
(23)	Complement of Credibility	5.8%
(24)	Credibility Weighted Indicated Rate Level Change	**11.8%**

NOTES

(5)	See Exhibit III	(12)	See Exhibit VI	(19)	(17) + (18)
(6)	See Exhibit IV	(13)	See Exhibit VII	(20)	See Exhibit XI
(7)	See Exhibit V (Earned)	(14)	See Exhibit IV	(21)	[(19) / (20)] - 1.00
(8)	See Exhibit V (Selected/Prospective)	(15)	(11) x [1.00 + (12)] x (13) x (14)	(22)	See Exhibit IX
(9)	[(4) x (5) x (6)] x {[1.00 + (8)] / [1.00 + (7)]}	(16)	(15) / (9)	(23)	See Exhibit X
(10)	Raw Incurred Losses	(17)	Sumproduct [(2), (16)]	(24)	[(21) x (22)] + {(23) x [1.00 - (22)]}
(11)	Excluding Catastrophes	(18)	See Exhibit XI		

MAPFRE Insurance
MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Rate Level Indications by Program

MERCANTILE INC. FUNERAL HOME

Accident Year	Accident Year Weights	Written Premium	Earned Premium	On-Level Factor	Premium Trend Factor	Avg IRPM	Proj IRPM	Trended On-Level Earned Premium	Incurred Loss	Incurred Loss Ex CATs	CAT Smoothing Load	Loss Development Factor	Loss Trend Factor	Trended Ultimate Incurred Loss	Trended Ultimate Incurred Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
2018	10.0%	3,798,785	3,536,352	0.945	1.506	-5.1%	-5.2%	5,022,447	1,992,022	1,933,461	5.5%	1.000	2.251	4,591,592	91.4%
2019	15.0%	3,707,493	3,784,556	0.936	1.414	-5.3%	-5.2%	5,014,934	798,909	787,050	5.5%	0.985	1.987	1,625,134	32.4%
2020	20.0%	3,481,290	3,583,822	0.932	1.327	-5.4%	-5.2%	4,441,696	1,188,367	1,129,749	5.5%	0.985	1.753	2,058,035	46.3%
2021	25.0%	3,640,883	3,557,901	0.961	1.246	-5.6%	-5.2%	4,280,503	1,046,900	1,022,071	5.5%	0.990	1.547	1,651,301	38.6%
2022	30.0%	3,918,881	3,793,001	0.996	1.170	-4.7%	-5.2%	4,397,760	3,483,548	3,456,686	5.5%	1.089	1.366	5,424,480	123.3%

(17)	Weighted Trended Ultimate Loss Ratio	69.9%
(18)	Loss Adjustment Expense (LAE) Ratio	9.7%
(19)	Trended Ultimate Loss and LAE Ratio	79.6%
(20)	Expected Loss and LAE Ratio	54.2%
(21)	Full Credibility Indicated Rate Level Change	46.9%
(22)	Credibility	50.0%
(23)	Complement of Credibility	6.4%
(24)	Credibility Weighted Indicated Rate Level Change	**26.6%**

NOTES

(5)	See Exhibit III	(12)	See Exhibit VI	(19)	(17) + (18)
(6)	See Exhibit IV	(13)	See Exhibit VII	(20)	See Exhibit XI
(7)	See Exhibit V (Earned)	(14)	See Exhibit IV	(21)	[(19) / (20)] - 1.00
(8)	See Exhibit V (Selected/Prospective)	(15)	(11) x [1.00 + (12)] x (13) x (14)	(22)	See Exhibit IX
(9)	[(4) x (5) x (6)] x {[1.00 + (8)] / [1.00 + (7)]}	(16)	(15) / (9)	(23)	See Exhibit X
(10)	Raw Incurred Losses	(17)	Sumproduct [(2), (16)]	(24)	[(21) x (22)] + {(23) x [1.00 - (22)]}
(11)	Excluding Catastrophes	(18)	See Exhibit XI		

MAPFRE Insurance
MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Rate Level Indications by Program

OFFICE AND COMMERCIAL CONDOMINIUM

Accident Year	Accident Year Weights	Written Premium	Earned Premium	On-Level Factor	Premium Trend Factor	Avg IRPM	Proj IRPM	Trended On-Level Earned Premium	Incurred Loss	Incurred Loss Ex CATs	CAT Smoothing Load	Loss Development Factor	Loss Trend Factor	Trended Ultimate Incurred Loss	Trended Ultimate Incurred Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
2018	10.0%	2,463,115	2,279,156	0.980	1.460	-4.7%	-5.8%	3,223,661	1,006,135	946,057	6.0%	0.950	2.047	1,950,134	60.5%
2019	15.0%	2,380,780	2,424,178	0.973	1.378	-4.6%	-5.8%	3,206,967	323,181	286,119	6.0%	0.998	1.833	554,534	17.3%
2020	20.0%	2,365,657	2,384,395	0.972	1.299	-4.9%	-5.8%	2,982,859	731,111	717,927	6.0%	1.037	1.641	1,295,511	43.4%
2021	25.0%	2,424,277	2,396,002	0.984	1.226	-5.0%	-5.8%	2,867,968	950,938	912,434	6.0%	1.063	1.470	1,511,801	52.7%
2022	30.0%	2,496,392	2,450,792	0.998	1.157	-6.6%	-5.8%	2,852,825	903,099	891,433	6.0%	1.106	1.317	1,376,207	48.2%

(17)	Weighted Trended Ultimate Loss Ratio	45.0%
(18)	Loss Adjustment Expense (LAE) Ratio	9.7%
(19)	Trended Ultimate Loss and LAE Ratio	54.7%
(20)	Expected Loss and LAE Ratio	54.2%
(21)	Full Credibility Indicated Rate Level Change	0.9%
(22)	Credibility	50.0%
(23)	Complement of Credibility	5.3%
(24)	Credibility Weighted Indicated Rate Level Change	**3.1%**

NOTES

(5)	See Exhibit III	(12)	See Exhibit VI	(19)	(17) + (18)
(6)	See Exhibit IV	(13)	See Exhibit VII	(20)	See Exhibit XI
(7)	See Exhibit V (Earned)	(14)	See Exhibit IV	(21)	[(19) / (20)] - 1.00
(8)	See Exhibit V (Selected/Prospective)	(15)	(11) x [1.00 + (12)] x (13) x (14)	(22)	See Exhibit IX
(9)	[(4) x (5) x (6)] x {[1.00 + (8)] / [1.00 + (7)]}	(16)	(15) / (9)	(23)	See Exhibit X
(10)	Raw Incurred Losses	(17)	Sumproduct [(2), (16)]	(24)	[(21) x (22)] + {(23) x [1.00 - (22)]}
(11)	Excluding Catastrophes	(18)	See Exhibit XI		

MAPFRE Insurance
MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Rate Level Indications by Program

RESIDENTIAL APARTMENT/CONDOMINIUM

Accident Year	Accident Year Weights	Written Premium	Earned Premium	On-Level Factor	Premium Trend Factor	Avg IRPM	Proj IRPM	Trended On-Level Earned Premium	Incurred Loss	Incurred Loss Ex CATs	CAT Smoothing Load	Loss Development Factor	Loss Trend Factor	Trended Ultimate Incurred Loss	Trended Ultimate Incurred Loss Ratio
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
2018	10.0%	7,805,644	7,149,509	0.934	1.290	-6.0%	-8.0%	8,434,370	2,356,130	1,927,076	21.0%	1.000	2.251	5,248,797	62.2%
2019	15.0%	7,718,622	7,782,365	0.933	1.241	-6.6%	-8.0%	8,877,271	1,099,434	949,721	21.0%	1.000	1.987	2,283,385	25.7%
2020	20.0%	7,767,204	7,737,883	0.944	1.193	-7.5%	-8.0%	8,669,421	966,854	865,354	21.0%	0.990	1.753	1,817,174	21.0%
2021	25.0%	8,472,179	8,105,805	0.951	1.147	-7.6%	-8.0%	8,803,115	3,597,448	3,528,426	21.0%	0.975	1.547	6,440,627	73.2%
2022	30.0%	10,209,445	9,087,744	0.946	1.103	-8.4%	-8.0%	9,522,996	2,947,214	2,924,912	21.0%	1.073	1.366	5,185,767	54.5%

(17)	Weighted Trended Ultimate Loss Ratio	48.9%
(18)	Loss Adjustment Expense (LAE) Ratio	9.7%
(19)	Trended Ultimate Loss and LAE Ratio	58.6%
(20)	Expected Loss and LAE Ratio	54.2%
(21)	Full Credibility Indicated Rate Level Change	8.1%
(22)	Credibility	50.0%
(23)	Complement of Credibility	8.9%
(24)	Credibility Weighted Indicated Rate Level Change	**8.5%**

NOTES

(5)	See Exhibit III	(12)	See Exhibit VI	(19)	(17) + (18)
(6)	See Exhibit IV	(13)	See Exhibit VII	(20)	See Exhibit XI
(7)	See Exhibit V (Earned)	(14)	See Exhibit IV	(21)	[(19) / (20)] - 1.00
(8)	See Exhibit V (Selected/Prospective)	(15)	(11) x [1.00 + (12)] x (13) x (14)	(22)	See Exhibit IX
(9)	[(4) x (5) x (6)] x {[1.00 + (8)] / [1.00 + (7)]}	(16)	(15) / (9)	(23)	See Exhibit X
(10)	Raw Incurred Losses	(17)	Sumproduct [(2), (16)]	(24)	[(21) x (22)] + {(23) x [1.00 - (22)]}
(11)	Excluding Catastrophes	(18)	See Exhibit XI		

MAPFRE Insurance Exhibit III

MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Rate Level History and On-Level Factors

	Rate Changes By Effective Date				
BOP Program	06/01/18	12/01/19	12/28/20	12/28/21	12/28/22
Contractors	-2.07%	0.00%	2.00%	-0.23%	4.40%
Mercantile	1.18%	0.68%	-6.60%	-0.23%	-0.30%
Funeral Home	1.18%	0.68%	-6.60%	-0.23%	-0.30%
Offices	1.01%	0.00%	-2.50%	-0.23%	-0.10%
Commercial Condominium	1.01%	0.00%	-2.50%	-0.23%	-0.10%
Residential Apartment/Condominium	1.01%	-3.34%	1.30%	-0.23%	-5.30%

	Average Rate Levels By Year				
BOP Program	2018	2019	2020	2021	2022
Contractors	0.996	0.981	0.979	0.989	0.998
Mercantile	1.002	1.011	1.016	0.984	0.950
Funeral Home	1.002	1.011	1.016	0.984	0.950
Offices	1.002	1.009	1.010	0.997	0.984
Commercial Condominium	1.002	1.009	1.010	0.997	0.984
Residential Apartment/Condominium	1.000	1.002	0.990	0.983	0.988

	On-Level Factors By Year				
BOP Program	2018	2019	2020	2021	2022
Contractors	1.044	1.061	1.062	1.052	1.043
Mercantile	0.945	0.936	0.932	0.961	0.996
Funeral Home	0.945	0.936	0.932	0.961	0.996
Offices	0.980	0.973	0.972	0.984	0.998
Commercial Condominium	0.980	0.973	0.972	0.984	0.998
Residential Apartment/Condominium	0.934	0.933	0.944	0.951	0.946

MAPFRE Insurance
MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Premium and Loss Trend

Proposed Effective Date	12/28/23	Last Effective Date	12/28/22
Midpoint of Effective Period	12/28/24		

(Under New Rates)

		Fiscal Year				
		2018	2019	2020	2021	2022
Average Written Date		07/01/18	07/01/19	07/01/20	07/01/21	07/01/22
Trend Period *(Annual)*		6.499	5.499	4.496	3.496	2.496
Premium Trend	Selection	2018	2019	2020	2021	2022
CONTRACTORS	4.0%	1.290	1.241	1.193	1.147	1.103
MERCANTILE INC. FUNERAL HOME	6.5%	1.506	1.414	1.327	1.246	1.170
OFFICE AND COMMERCIAL CONDOMINIUM	6.0%	1.460	1.378	1.299	1.226	1.157
RESIDENTIAL APARTMENT/CONDOMINIUM	4.0%	1.290	1.241	1.193	1.147	1.103
Loss Trend	Selection	2018	2019	2020	2021	2022
CONTRACTORS	10.0%	1.858	1.689	1.535	1.395	1.269
MERCANTILE INC. FUNERAL HOME	13.3%	2.251	1.987	1.753	1.547	1.366
OFFICE AND COMMERCIAL CONDOMINIUM	11.7%	2.047	1.833	1.641	1.470	1.317
RESIDENTIAL APARTMENT/CONDOMINIUM	13.3%	2.251	1.987	1.753	1.547	1.366

Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Premium Trend

On-Level Earned Premium

FY	Contractors	Mercantile	Offices	Apt/Res Condos
2018	7,978,618	3,340,120	2,233,368	6,681,073
2019	8,190,108	3,543,442	2,357,804	7,260,791
2020	7,611,855	3,339,047	2,317,131	7,306,419
2021	7,317,511	3,420,850	2,358,528	7,706,918
2022	7,539,656	3,777,374	2,445,572	8,596,461

Earned Exposures

FY	Contractors	Mercantile	Offices	Apt/Res Condos
2018	4,739	2,097	2,213	2,695
2019	4,770	2,182	2,353	2,950
2020	4,348	2,011	2,217	2,899
2021	4,053	1,912	2,088	2,939
2022	3,928	1,951	2,041	3,122

On-Level Earned Premium per Exposure

FY	Contractors	Mercantile	Offices	Apt/Res Condos
2018	1,683.46	1,592.63	1,009.02	2,478.98
2019	1,717.07	1,624.30	1,001.94	2,461.43
2020	1,750.54	1,660.68	1,045.36	2,520.70
2021	1,805.66	1,789.38	1,129.81	2,622.60
2022	1,919.55	1,936.33	1,198.27	2,753.73
5 Yr	3.2%	5.0%	4.7%	2.8%
4 Yr	3.7%	6.2%	6.3%	3.8%
3 Yr	4.7%	8.0%	7.1%	4.5%
2 Yr	6.3%	8.2%	6.1%	5.0%
Selection	4.0%	6.5%	6.0%	4.0%

Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Loss Trend

Frequency

FY	Contractors	Mercantile	Offices	Apt/Res Condos
2018	0.0230	0.0353	0.0172	0.0364
2019	0.0254	0.0229	0.0106	0.0264
2020	0.0159	0.0234	0.0140	0.0214
2021	0.0225	0.0241	0.0096	0.0368
2022	0.0191	0.0272	0.0147	0.0282
5 Yr	-4.8%	-4.6%	-4.1%	-1.8%
4 Yr	-4.9%	5.5%	6.1%	7.6%
3 Yr	9.7%	7.8%	2.5%	14.8%
2 Yr	-15.0%	12.9%	53.4%	-23.3%
Selection	0.0%	3.0%	1.5%	3.0%

Severity

FY	Contractors	Mercantile	Offices	Apt/Res Condos
2018	23,037	26,128	23,651	19,664
2019	16,100	15,505	11,416	12,176
2020	25,559	23,677	24,025	13,818
2021	46,504	21,995	48,511	31,859
2022	61,900	71,020	32,860	35,653
5 Yr	35.5%	26.5%	23.4%	24.0%
4 Yr	59.0%	56.7%	47.3%	50.1%
3 Yr	55.6%	73.2%	17.0%	60.6%
2 Yr	33.1%	222.9%	-32.3%	11.9%
Selection	10.0%	10.0%	10.0%	10.0%

Pure Premium

FY	Contractors	Mercantile	Offices	Apt/Res Condos
2018	529.82	921.91	406.05	715.03
2019	408.43	355.37	121.28	321.96
2020	405.58	553.45	336.00	295.56
2021	1,044.24	529.24	464.77	1,170.86
2022	1,181.96	1,929.50	483.02	1,005.03
5 Yr	29.0%	20.6%	18.4%	21.8%
4 Yr	51.2%	65.4%	56.4%	61.5%
3 Yr	70.7%	86.7%	19.9%	84.4%
2 Yr	13.2%	264.6%	3.9%	-14.2%
Selection	10.0%	13.3%	11.7%	13.3%

MAPFRE Insurance Exhibit V

MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Individual Risk Premium Modifications

		Written			Earned		
BOP Program	Year	Premium	IRPM $	IRPM %	Premium	IRPM $	IRPM %
CONTRACTORS	2018	8,062,552	-623,022	-7.2%	7,641,476	-614,554	-7.4%
	2019	7,339,215	-524,000	-6.7%	7,722,801	-567,406	-6.8%
	2020	6,894,511	-361,077	-5.0%	7,164,571	-451,439	-5.9%
	2021	6,947,749	-347,220	-4.8%	6,957,925	-341,063	-4.7%
	2022	7,417,272	-440,100	-5.6%	7,230,064	-398,160	-5.2%
	Total	36,661,299	-2,295,419	-5.9%	36,716,838	-2,372,622	-6.1%
					SELECTED / PROSPECTIVE		**-4.9%**
MERCANTILE INCLUDING FUNERAL HOME	2018	3,798,785	-221,392	-5.5%	3,536,352	-188,213	-5.1%
	2019	3,707,493	-199,346	-5.1%	3,784,556	-211,183	-5.3%
	2020	3,481,290	-209,737	-5.7%	3,583,822	-205,779	-5.4%
	2021	3,640,883	-193,033	-5.0%	3,557,901	-211,117	-5.6%
	2022	3,918,881	-198,759	-4.8%	3,793,001	-188,349	-4.7%
	Total	18,547,332	-1,022,266	-5.2%	18,255,631	-1,004,641	-5.2%
					SELECTED / PROSPECTIVE		**-5.2%**
OFFICE AND COMMERCIAL CONDOMINIUM	2018	2,463,115	-107,776	-4.2%	2,279,156	-112,834	-4.7%
	2019	2,380,780	-116,840	-4.7%	2,424,178	-115,924	-4.6%
	2020	2,365,657	-117,046	-4.7%	2,384,395	-124,025	-4.9%
	2021	2,424,277	-147,425	-5.7%	2,396,002	-126,775	-5.0%
	2022	2,496,392	-182,526	-6.8%	2,450,792	-172,321	-6.6%
	Total	12,130,221	-671,613	-5.2%	11,934,522	-651,879	-5.2%
					SELECTED / PROSPECTIVE		**-5.8%**
RESIDENTIAL APARTMENT / CONDOMINIUM	2018	7,805,644	-459,792	-5.6%	7,149,509	-455,594	-6.0%
	2019	7,718,622	-621,018	-7.4%	7,782,365	-551,520	-6.6%
	2020	7,767,204	-599,484	-7.2%	7,737,883	-627,377	-7.5%
	2021	8,472,179	-731,596	-7.9%	8,105,805	-668,254	-7.6%
	2022	10,209,445	-1,106,646	-9.8%	9,087,744	-833,055	-8.4%
	Total	41,973,094	-3,518,536	-7.7%	39,863,306	-3,135,801	-7.3%
					SELECTED / PROSPECTIVE		**-8.0%**

MAPFRE Insurance Exhibit VI

MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Loss Smoothing

CONTRACTORS

Year	Inc Losses Excluding Catastrophes	Incurred Catastrophe Losses	Catastrophe Ratio
2012	1,582,263	4,038	0.3%
2013	2,886,399	0	0.0%
2014	2,348,725	0	0.0%
2015	1,482,951	68,313	4.6%
2016	3,323,149	0	0.0%
2017	3,576,978	0	0.0%
2018	2,518,410	21,072	0.8%
2019	1,869,727	3,789	0.2%
2020	1,567,219	3,000	0.2%
2021	3,581,599	0	0.0%
2022	2,381,314	0	0.0%
TOTAL	27,118,735	100,213	0.4%
Last 5	11,918,270	27,862	0.2%
Last 3	7,530,132	3,000	0.0%
All Yr Avg			0.6%
5 Yr Avg			0.2%
3 Yr Avg			0.1%
SELECTED / PROSPECTIVE			**0.5%**

MERCANTILE INC. FUNERAL HOME

Year	Inc Losses Excluding Catastrophes	Incurred Catastrophe Losses	Catastrophe Ratio
2012	816,242	68,700	8.4%
2013	573,759	0	0.0%
2014	1,032,770	170,529	16.5%
2015	2,241,773	431,052	19.2%
2016	1,479,832	21,797	1.5%
2017	809,576	13,224	1.6%
2018	1,933,461	58,561	3.0%
2019	787,050	11,858	1.5%
2020	1,129,749	58,618	5.2%
2021	1,022,071	24,828	2.4%
2022	3,456,686	26,862	0.8%
TOTAL	15,282,969	886,030	5.8%
Last 5	8,329,018	180,728	2.2%
Last 3	5,608,507	110,308	2.0%
All Yr Avg			5.5%
5 Yr Avg			2.6%
3 Yr Avg			2.8%
SELECTED / PROSPECTIVE			**5.5%**

OFFICE AND COMMERCIAL CONDOMINIUM

Year	Inc Losses Excluding Catastrophes	Incurred Catastrophe Losses	Catastrophe Ratio
2012	1,115,232	70,447	6.3%
2013	540,006	0	0.0%
2014	333,972	28,884	8.6%
2015	1,668,997	221,692	13.3%
2016	642,927	69,716	10.8%
2017	714,834	0	0.0%
2018	946,057	60,078	6.4%
2019	286,119	37,062	13.0%
2020	717,927	13,184	1.8%
2021	912,434	38,504	4.2%
2022	891,433	11,667	1.3%
TOTAL	8,769,937	551,232	6.3%
Last 5	3,753,970	160,494	4.3%
Last 3	2,521,794	63,354	2.5%
All Yr Avg			6.0%
5 Yr Avg			5.3%
3 Yr Avg			2.5%
SELECTED / PROSPECTIVE			**6.0%**

RESIDENTIAL APARTMENT/CONDOMINIUM

Year	Inc Losses Excluding Catastrophes	Incurred Catastrophe Losses	Catastrophe Ratio
2012	967,649	171,034	17.7%
2013	1,204,678	0	0.0%
2014	1,012,656	818,678	80.8%
2015	2,155,677	1,583,569	73.5%
2016	980,294	194,101	19.8%
2017	1,421,160	15,699	1.1%
2018	1,927,076	429,053	22.3%
2019	949,721	149,713	15.8%
2020	865,354	101,500	11.7%
2021	3,528,426	69,022	2.0%
2022	2,924,912	22,302	0.8%
TOTAL	17,937,605	3,554,670	19.8%
Last 5	10,195,490	771,590	7.6%
Last 3	7,318,693	192,824	2.6%
All Yr Avg			22.3%
5 Yr Avg			10.5%
3 Yr Avg			4.8%
SELECTED / PROSPECTIVE			**21.0%**

MAPFRE Insurance
MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Loss Development

Excluding Catastrophes

CONTRACTORS

Cumulative Incurred Losses - Direct

Year	12	24	36	48	60	72	84	96	108	120	132
2012	723,063	1,143,123	1,404,513	1,787,763	1,639,763	1,582,263	1,582,263	1,582,263	1,582,263	1,582,263	1,582,263
2013	853,933	1,514,240	1,625,799	2,168,699	2,353,899	2,366,899	3,031,399	2,936,399	2,886,399	2,886,399	
2014	1,855,428	2,161,801	2,150,353	2,444,975	2,464,975	2,669,975	2,590,725	2,348,725	2,348,725		
2015	1,067,489	1,405,980	1,359,704	1,321,701	1,305,701	1,405,701	1,405,701	1,355,701			
2016	744,884	1,135,657	2,037,634	2,918,482	2,749,562	2,742,562	2,932,002				
2017	1,668,293	2,387,586	2,599,116	2,843,918	3,813,922	3,060,771					
2018	935,588	2,797,200	2,894,396	2,600,478	2,685,910						
2019	1,359,523	3,126,785	2,624,318	2,091,049							
2020	1,816,841	1,576,915	1,567,219								
2021	2,369,726	3,999,599									
2022	1,379,477										

Cumulative Incurred Loss Development - Direct

Year	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - 132	132 - Ult
2012	1.5809	1.2287	1.2729	0.9172	0.9649	1.0000	1.0000	1.0000	1.0000	1.0000	
2013	1.7733	1.0737	1.3339	1.0854	1.0055	1.2807	0.9687	0.9830	1.0000		
2014	1.1651	0.9947	1.1370	1.0082	1.0832	0.9703	0.9066	1.0000			
2015	1.3171	0.9671	0.9721	0.9879	1.0766	1.0000	0.9644				
2016	1.5246	1.7942	1.4323	0.9421	0.9975	1.0691					
2017	1.4312	1.0886	1.0942	1.3411	0.8025						
2018	2.9898	1.0347	0.8985	1.0329							
2019	2.2999	0.8393	0.7968								
2020	0.8679	0.9939									
2021	1.6878										

Averages

Volume	1.5864	1.0588	1.0887	1.0577	0.9651	1.0719	0.9551	0.9927	1.0000	1.0000	
Straight	1.6638	1.1128	1.1172	1.0450	0.9884	1.0640	0.9599	0.9943	1.0000		
Olympic	1.5975	1.0545	1.1181	1.0113	1.0111	1.0230	0.9666	1.0000			
3 Year	1.6185	0.9560	0.9298	1.1054	0.9589	1.0131	0.9466				
5 Year	1.8553	1.1501	1.0388	1.0624	0.9931	1.0640					
SEL	1.6500	1.0500	1.0800	1.0450	1.0100	1.0230	0.9650	1.0000	1.0000	1.0000	
ULT	1.9496	1.1816	1.1253	1.0419	0.9971	0.9872	0.9650	1.0000	1.0000	1.0000	

Excluding Catastrophes

MERCANTILE INC. FUNERAL HOME

Cumulative Incurred Losses - Direct

Year	12	24	36	48	60	72	84	96	108	120	132
2012	493,298	783,905	758,395	796,242	796,242	816,242	816,242	816,242	816,242	816,242	816,242
2013	444,596	488,983	604,509	614,509	613,509	573,759	573,759	573,759	573,759	573,759	
2014	616,104	933,181	945,020	978,020	1,045,020	994,020	1,059,020	1,032,770	1,032,770		
2015	1,378,499	2,067,812	2,237,048	2,310,273	2,241,773	2,241,773	2,241,773	2,241,773			
2016	1,193,191	1,469,292	1,499,680	1,544,148	1,494,148	1,494,148	1,441,648				
2017	565,725	986,069	936,506	828,256	782,256	782,256					
2018	2,116,093	2,429,694	1,930,811	1,953,077	1,933,461						
2019	1,385,899	829,763	981,763	787,050							
2020	1,157,077	1,128,605	1,114,652								
2021	985,071	1,022,070									
2022	3,852,252										

Cumulative Incurred Loss Development - Direct

Year	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - 132	132 - Ult
2012	1.5891	0.9675	1.0499	1.0000	1.0251	1.0000	1.0000	1.0000	1.0000	1.0000	
2013	1.0998	1.2363	1.0165	0.9984	0.9352	1.0000	1.0000	1.0000	1.0000		
2014	1.5146	1.0127	1.0349	1.0685	0.9512	1.0654	0.9752	1.0000			
2015	1.5000	1.0818	1.0327	0.9703	1.0000	1.0000	1.0000				
2016	1.2314	1.0207	1.0297	0.9676	1.0000	0.9649					
2017	1.7430	0.9497	0.8844	0.9445	1.0000						
2018	1.1482	0.7947	1.0115	0.9900							
2019	0.5987	1.1832	0.8017								
2020	0.9754	0.9876									
2021	1.0376										

Averages

Volume	1.1745	0.9902	0.9917	0.9869	0.9899	1.0020	0.9944	1.0000	1.0000	1.0000
Straight	1.2438	1.0260	0.9827	0.9913	0.9853	1.0061	0.9938	1.0000	1.0000	
Olympic	1.2620	1.0290	1.0016	0.9853	0.9878	1.0000	1.0000	1.0000		
3 Year	0.8706	0.9885	0.8992	0.9674	1.0000	1.0101	0.9917			
5 Year	1.1006	0.9872	0.9520	0.9882	0.9773	1.0061				
SEL	1.1000	1.0050	1.0000	0.9850	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ULT	1.0889	0.9899	0.9850	0.9850	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Excluding Catastrophes

OFFICE AND COMMERCIAL CONDOMINIUM

Cumulative Incurred Losses - Direct

Year	12	24	36	48	60	72	84	96	108	120	132
2012	999,106	984,117	1,109,732	1,144,732	1,116,232	1,115,232	1,115,232	1,115,232	1,115,232	1,115,232	1,115,232
2013	571,701	583,782	527,506	807,506	607,506	535,006	535,006	535,006	535,006	535,006	
2014	372,522	339,572	375,572	380,972	380,972	333,972	333,972	333,972	333,972		
2015	1,644,702	1,811,517	1,653,063	1,701,543	1,701,543	1,666,543	1,666,543	1,656,543			
2016	392,197	727,217	689,795	623,195	658,195	658,195	594,195				
2017	161,495	267,001	632,001	590,001	785,008	710,008					
2018	909,583	1,097,734	943,456	1,022,857	1,046,057						
2019	398,882	306,119	286,119	286,119							
2020	747,917	654,754	717,927								
2021	942,524	919,209									
2022	1,074,034										

Cumulative Incurred Loss Development - Direct

Year	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - 132	132 - Ult
2012	0.9850	1.1276	1.0315	0.9751	0.9991	1.0000	1.0000	1.0000	1.0000	1.0000	
2013	1.0211	0.9036	1.5308	0.7523	0.8807	1.0000	1.0000	1.0000	1.0000		
2014	0.9115	1.1060	1.0144	1.0000	0.8766	1.0000	1.0000	1.0000			
2015	1.1014	0.9125	1.0293	1.0000	0.9794	1.0000	0.9940				
2016	1.8542	0.9485	0.9034	1.0562	1.0000	0.9028					
2017	1.6533	2.3670	0.9335	1.3305	0.9045						
2018	1.2069	0.8595	1.0842	1.0227							
2019	0.7674	0.9347	1.0000								
2020	0.8754	1.0965									
2021	0.9753										

Averages

Volume	1.0771	1.0241	1.0546	1.0039	0.9561	0.9851	0.9973	1.0000	1.0000	1.0000
Straight	1.1352	1.1395	1.0659	1.0195	0.9401	0.9806	0.9985	1.0000	1.0000	
Olympic	1.0912	1.0042	1.0155	1.0108	0.9409	1.0000	1.0000	1.0000		
3 Year	0.8727	0.9636	1.0059	1.1365	0.9613	0.9676	0.9980			
5 Year	1.0957	1.2412	0.9901	1.0819	0.9282	0.9806				
SEL	1.0400	1.0250	1.0400	1.0500	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000
ULT	1.1059	1.0633	1.0374	0.9975	0.9500	1.0000	1.0000	1.0000	1.0000	1.0000

Excluding Catastrophes

RESIDENTIAL APARTMENT/CONDOMINIUM

Cumulative Incurred Losses - Direct

Year	12	24	36	48	60	72	84	96	108	120	132
2012	965,495	960,649	974,649	967,649	967,649	967,649	967,649	967,649	967,649	967,649	967,649
2013	1,012,599	1,116,492	1,039,678	1,204,678	1,204,678	1,204,678	1,204,678	1,204,678	1,204,678	1,204,678	
2014	893,277	1,011,144	1,101,156	1,096,156	1,096,156	1,096,156	1,012,656	1,012,656	1,012,656		
2015	1,838,467	2,143,112	2,141,627	2,151,377	2,171,377	2,154,677	2,154,677	2,154,677			
2016	1,014,265	911,516	965,783	976,249	976,249	976,249	976,249				
2017	1,387,620	1,556,544	1,480,896	1,415,396	1,410,959	1,410,959					
2018	2,007,914	1,898,993	1,935,760	1,915,849	1,915,849						
2019	860,606	1,020,322	1,001,652	949,721							
2020	618,021	1,059,223	876,365								
2021	3,413,419	3,540,842									
2022	2,981,195										

Cumulative Incurred Loss Development - Direct

Year	12 - 24	24 - 36	36 - 48	48 - 60	60 - 72	72 - 84	84 - 96	96 - 108	108 - 120	120 - 132	132 - Ult
2012	0.9950	1.0146	0.9928	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2013	1.1026	0.9312	1.1587	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
2014	1.1319	1.0890	0.9955	1.0000	1.0000	0.9238	1.0000	1.0000			
2015	1.1657	0.9993	1.0046	1.0093	0.9923	1.0000	1.0000				
2016	0.8987	1.0595	1.0108	1.0000	1.0000	1.0000					
2017	1.1217	0.9514	0.9558	0.9969	1.0000						
2018	0.9458	1.0194	0.9897	1.0000							
2019	1.1856	0.9817	0.9482								
2020	1.7139	0.8274									
2021	1.0373										

Averages

Volume	1.0862	0.9863	1.0034	1.0016	0.9979	0.9870	1.0000	1.0000	1.0000	1.0000
Straight	1.1298	0.9859	1.0070	1.0009	0.9987	0.9848	1.0000	1.0000	1.0000	
Olympic	1.0857	0.9939	0.9915	1.0000	1.0000	1.0000	1.0000	1.0000		
3 Year	1.3123	0.9428	0.9646	0.9990	0.9974	0.9746	1.0000			
5 Year	1.2009	0.9679	0.9818	1.0012	0.9985	0.9848				
SEL	1.1000	0.9850	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ULT	1.0727	0.9752	0.9900	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

MAPFRE Insurance Exhibit VIII

MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Net Cost of Catastrophe Reinsurance Load

Written Premium	Placed AAL	Allocated CAT Treaty Cost	Net Cost of CAT Reins	Net Cost of CAT Reins Load
(1)	(2)	(3)	(4)	(5)
20,057,671	403,990	1,672,616	1,268,626	6.3%

Notes:

(1) In-Force MA BOP Premium as of 6/30/2022
(2) Amount of Annual Average Loss (based on AIR Touchstone hurricane model) covered by Catastrophe Reinsurance Treaty
(3) Catastrophe Reinsurance Treaty cost allocated to this state/line
(4) (3) - (2)
(5) (4) / (1)

MAPFRE Insurance Exhibit IX

MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Credibility

Claims Excluding Catastrophes

YEAR	CONTRACTORS	MERCANTILE INCLUDING FUNERAL HOME	OFFICE AND COMMERCIAL CONDOMINIUM	RESIDENTIAL APARTMENT/ CONDOMINIUM
2018	109	74	38	98
2019	121	50	25	78
2020	69	47	31	62
2021	91	46	20	108
2022	75	53	30	88
TOTAL	465	270	144	434
Credibility*	50.0%	50.0%	50.0%	50.0%

** Credibility =* $\sqrt{\textit{Claims / 2,500}}$ *(subject to minimum = 50.0%)*

MAPFRE Insurance Exhibit X

MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Complement of Credibility

Program	Annual Premium Trend	Annual Loss Trend	Net Trend Period (Annual)	Net Trend	Selected Complement of Credibility
(1)	(2)	(3)	(4)	(5)	(6)
CONTRACTORS	4.0%	10.0%	1.0000	5.8%	5.8%
MERCANTILE INC. FUNERAL HOME	6.5%	13.3%	1.0000	6.4%	6.4%
OFFICE AND COMMERCIAL CONDOMINIUM	6.0%	11.7%	1.0000	5.3%	5.3%
RESIDENTIAL APARTMENT/CONDOMINIUM	4.0%	13.3%	1.0000	8.9%	8.9%

Notes:

(2) See Exhibit IV

(3) See Exhibit IV

(4) (Proposed Effective Date - Current Effective Date) / 365

(5) [1.000 + (3)] / [1.000 + (2)] ^ (4) - 1.000

(6) = (5)

MAPFRE Insurance Exhibit XI

MAPFRE Insurance Company
Massachusetts Businessowners
Fiscal Accident Years Ending 12/31/20XX (as of 12/31/2022)
Expected Loss and Loss Adjustment Expense Ratio

Direct Operating Results (000 Omitted) - as of 12/31/2022

Commerical Lines Other Than Commercial Auto

Expense Category	2018	2019	2020	2021	2022	3 Year Average	5 Year Average	Selected
Written Premium	26,970	26,936	26,291	26,952	30,208			
Earned Premium	27,708	26,906	26,210	26,753	29,119			
Commissions	20.1%	20.1%	22.7%	22.4%	22.5%	22.5%	21.6%	22.5%
Underwriting Expenses	12.6%	12.9%	12.6%	14.4%	13.8%	13.6%	13.3%	13.6%
Subtotal	32.7%	33.0%	35.2%	36.8%	36.3%	36.1%	34.8%	36.1%
Profit and Contingency (Including Investment Income)								3.4%
Net Cost of Catastrophe Reinsurance Load								6.3%
Total - Expenses								**45.8%**
Expected Loss and LAE Ratio								**54.2%**
Allocated Loss Adjustment Expense	3.7%	0.8%	5.3%	2.1%	2.0%	3.1%	2.8%	2.8%
Unallocated Loss Adjustment Expense	9.3%	5.9%	5.8%	7.2%	6.3%	6.4%	6.9%	6.9%
Loss Adjustment Expense	13.0%	6.7%	11.1%	9.3%	8.4%	9.6%	9.7%	9.7%
Total - Expenses and LAE								**55.5%**
Expected Loss Ratio								**44.5%**

MAPFRE Insurance
Underwriting Profit Memorandum

Background

The MAPFRE Insurance group of companies utilizes the Calendar Year Return on Equity method to determine the profit provision for the lines of business that it writes. A discussion of this method is included in the paper *"The Underwriting Profit Provision"* authored by Dr. Ira Robbin. This method was chosen due to its simplicity in calculation, utilization of Annual Statement calendar year data, and the targeting of a Return on Equity target, consistent with our corporate profitability goals and metrics. For purposes of most calculations, we illustrate the three year average and then make a prospective selection for any necessary ratios based on business goals and future budgeting.

Key Assumptions

Calculations are performed on a Company or Company grouping basis to ensure the claim development differences are best captured to resemble the underlying line of business reserving differences. MAPFRE Insurance utilizes multiple underwriting companies in some of its states. Therefore, the companies included in this calculation are based on the companies that are active in the state.

Equity is calculated as Statutory Surplus plus amortized expenses. This is commonly the largest accounting difference between Statutory Surplus and GAAP Equity, and we believe this adjustment to be reasonable and appropriate for a Return on Equity calculation.

There is no effort to allocate Surplus to line of business. All Surplus leverage ratios are performed at a company level. We believe this assumption to be appropriate because any allocation procedure, despite arguments for better recognition of the risk-capital relationship, fails to recognize that Surplus is available, equally, to all states and lines of business.

Finally, the target return on Equity has been set equal to 10.00% per our Corporate goals. We believe this target is reasonable to provide an appropriate risk-adjusted return for the Group given the lines of business that we write.

Profit Calculation by Line of Business, Page 1 (Appendix B)
This page provides the calculation of the indicated pre-tax Underwriting Profit Provision (17) for the selected line of business as well as the selected provision (18). Note that this method includes an iterative approach. Page 1 is the result of the iterative process. You will find all calculations documented in the *Notes* section at the bottom of the page.

Profit Calculation by Line of Business, Page 2 (Appendix B)
This page provides the support for items (1), (3), (5), and (7) on Page 1. All items are found within the Insurance Expense Exhibit (IEE) and are specific by line of business and company.

Supporting Exhibit, Page 1 (Appendix C)
This page provides the support for items (12) and (13) on Page 1. All items are specific by company but combine the data for all lines of business.

Supporting Exhibit, Page 2 (Appendix C)
This page provides the support for item (14) on Page 1. All items are specific by company but combine the data for all lines of business.

MAPFRE Insurance

CMP Property, CMP Liability

State of Massachusetts

Calculation of Underwriting Profit Provision

Calendar Year Return On Equity (ROE) Method[1]

A.	Policyholder Supplied Funds on Unearned Premium (000's omitted)	
	(1) Unearned Premium Reserves (UEPR)	12,223
	(2a) Commissions and Brokerage	22.50%
	(2b) Taxes, Licenses, and Fees	2.60%
	(2c) Other Acquisition Expenses	4.40%
	(2d) General Expenses	6.60%
	(2e) Prepaid Expense Ratio	30.60%
	(3) Agents' Balances	5,993
	(4) Investable UEPR	2,490
	(5) Earned Premium	26,628
	(6) Investable UEPR Relative to Earned Premium	9.35%
B.	Policyholder Supplied Funds on Loss & LAE Reserves	
	(7) Loss & LAE Reserves to Loss & LAE Incurred	189.75%
	(8) Permissible Loss & LAE Ratio	60.45%
	(9) Loss & LAE Reserves Relative to Earned Premium	114.71%
C.	Underwriting Profit Provision Calculation	
	(10) Total Policyholder Supplied Funds (Relative to Earned Premium)	124.06%
	(11) Selected Target After-Tax ROE	10.00%
	(12) Equity-to-Surplus Ratio	1.34
	(13) Premium-to-Surplus Ratio	2.20
	(14) After-Tax Return on Investment	1.97%
	(15) After-Tax Underwriting Profit Provision	2.72%
	(16) Corporate Federal Income Tax Rate	21.00%
	(17) Indicated Pre-Tax Underwriting Profit Provision	3.4%
	(18) Selected Pre-Tax Underwriting Profit Provision	3.4%

Notes:

[1] Dr. Ira Robbin, The Underwriting Profit Provision pp. 22-25

(1) See Page 2, Item C. (Selected)
(2e) = (2a) + (2b) + .50 x (2c) + .50 x (2d)
(3) See Page 2, Item D. (Selected)
(4) = (1) x [1.000 - (2e)] - (3)
(5) See Page 2, Item B. (Selected)
(6) = (4) / (5)
(7) See Page 2, Item K. (Selected)
(8) 1.000 - (2a) - (2b) - (2c) - (2d) - (17)
(9) = (7) x (8)
(10) = (6) + (9)
(12) See Appendix C, Page 1, Item H. (Selected)
(13) See Appendix C, Page 1, Item C. (Selected)
(14) See Appendix C, Page 2
(15) = (11) x (12) / (13) - (14) x [(10) + 1.000 / (13)]
(17) = (15) / [1.000 - (16)]

MAPFRE Insurance: Annual Statement Data - IEE, Part III

		CMP Property, CMP Liability				
		(000's omitted)				
		2019	2020	2021	3 Yr Avg	Selected
A.	Written Premium	27,557	24,380	25,240	25,726	25,726
B.	Earned Premium	29,634	25,235	25,014	26,628	26,628
C.	Unearned Premium Reserves	12,716	11,863	12,090	12,223	12,223
D.	Agents' Balances	6,567	5,859	5,553	5,993	5,993
E.	Incurred Loss	7,445	10,343	9,712	9,167	9,167
F.	Unpaid Loss	16,148	18,060	17,332	17,180	17,180
G.	Incurred DCC	129	1,701	-194	545	545
H.	Unpaid DCC	4,210	4,340	2,864	3,805	3,805
I.	Incurred AO	1,409	1,766	2,258	1,811	1,811
J.	Unpaid AO	1,050	888	702	880	880
K.	Loss & LAE Reserves to Loss & LAE Incurred				189.75%	189.75%
	Annual Statement Data - Statutory Page 14 (Massachusetts Specific) (000's omitted)				3 Yr Avg	Selected
L.	Inc. Loss	5,743	8,828	9,587	8,052	8,052
M.	Unpaid Loss	10,920	13,736	14,085	12,914	12,914
N.	Incurred DCC	570	1,117	-53	545	545
O.	Unpaid DCC	2,200	2,789	2,276	2,422	2,422
P.	Loss & ALAE Reserves to Loss & ALAE Incurred				178.37%	178.37%
Q.	Companywide ULAE Ratio	4.75%	7.00%	9.03%	6.93%	6.93%

Notes:

K. = (F + H + J) / (E + G + I)

MAPFRE Insurance

State of Massachusetts
Calculation of Underwriting Profit Provision
Calendar Year Return On Equity (ROE) Method

MAPFRE Insurance : All Lines of Business

		(000's omitted) 2019	2020	2021	3 Yr Avg	Selected
A.	Direct Written Premium	2,152,346	1,955,281	1,931,106	2,012,911	
B.	Statutory Surplus	874,628	941,670	932,265	916,188	
C.	Premium-to-Surplus Ratio	2.46	2.08	2.07	2.20	2.20
D.	Mean Statutory Surplus	841,033	908,149	936,967	895,383	
	Commissions and Brokerage	348,293	367,657	319,121	345,024	
	Taxes, Licenses, and Fees	53,689	52,078	60,793	55,520	
	Other Acquisition Expenses	79,414	83,466	82,638	81,839	
	General Expenses	129,872	149,699	144,812	141,461	
E.	Total	546,332	578,051	534,958	553,114	
F.	Direct Unearned Premium Reserves	1,161,659	1,078,575	1,043,719	1,094,651	
G.	Mean Statutory Surplus Plus Equity In Unearned Premium Reserve	1,135,898	1,227,014	1,226,100	1,196,337	
H.	Equity-to-Surplus Ratio	1.35	1.35	1.31	1.34	1.34

Notes:

C. = A / B
D. Average Statutory Surplus of the current and previous years
E. = Commissions and Brokerage + Taxes, Licenses, and Fees + Other Acquisition Expenses + (0.5) x General Expenses
G. Calculation of Equity = D + (E / A) x F
H. = G / D

MAPFRE Insurance
State of Massachusetts
Calculation of Underwriting Profit Provision
Calendar Year Return On Equity (ROE) Method

INVESTED ASSETS AS OF DECEMBER 31, 2021 PROJECTED ANNUALIZED INCOME

(000's omitted)

	AMORTIZED COST	PROJECTED PRE-TAX INCOME	PROJECTED PRE-TAX % RETURN	PROJECTED AFTER-TAX INCOME	PROJECTED AFTER-TAX % RETURN	MARKET VALUE	SELECTED AFTER-TAX % RETURN
COMMERCE:							
CASH & CASH EQUIVALENTS	$35,720	$7	0.02%	$6	0.02%	$35,720	
MUNICIPAL BONDS	$237,217	$6,352	2.68%	$5,175	2.18%	$246,130	
U.S. TREASURY BONDS	$1,658	$35	2.14%	$28	1.69%	$1,700	
GOVERNMENT BONDS	$164,408	$3,322	2.02%	$2,625	1.60%	$165,480	
CORPORATE BONDS	$725,582	$19,782	2.73%	$15,628	2.15%	$742,626	
COMMON STOCK-Martingale	$78,901	$1,236	1.57%	$1,073	1.36%	$86,800	
COMMON STOCK-Internal	$60,099	$732	1.22%	$636	1.06%	$63,732	
OTHER EQUITIES	$59,321	$2,723	4.59%	$2,366	3.99%	$65,145	
	$1,362,905	$34,189	2.51%	$27,535	2.02%	$1,407,333	2.02%
CITATION:							
CASH & CASH EQUIVALENTS	$2,030	$0	0.01%	$0	0.01%	$2,030	
MUNICIPAL BONDS	$23,094	$638	2.76%	$508	2.20%	$23,882	
U.S. TREASURY BONDS	$501	$1	0.30%	$1	0.23%	$489	
GOVERNMENT BONDS	$25,723	$661	2.57%	$522	2.03%	$26,480	
CORPORATE BONDS	$54,549	$1,658	3.04%	$1,310	2.40%	$57,192	
	$105,896	$2,958	2.79%	$2,341	2.21%	$110,073	2.21%
COMMERCE WEST:							
CASH & CASH EQUIVALENTS	$4,698	$0	0.01%	$0	0.01%	$4,698	
MUNICIPAL BONDS	$42,463	$1,076	2.53%	$872	2.05%	$43,411	
U.S. TREASURY BONDS	$2,615	$21	0.81%	$17	0.64%	$2,574	
GOVERNMENT BONDS	$29,816	$750	2.52%	$593	1.99%	$30,537	
CORPORATE BONDS	$66,738	$1,879	2.82%	$1,485	2.22%	$68,611	
	$146,330	$3,727	2.55%	$2,967	2.03%	$149,831	2.03%
MUSA,MII,MMRE,ACIC HLDGS:							
CASH & CASH EQUIVALENTS	$23,713	$7	0.03%	$6	0.02%	$23,713	
	$23,713	$7	0.03%	$6	0.02%	$23,713	0.02%
AMERICAN COMMERCE:							
CASH & CASH EQUIVALENTS	$2,559	$0	0.01%	$0	0.01%	$2,559	
MUNICIPAL BONDS	$72,997	$1,803	2.47%	$1,495	2.05%	$74,408	
U.S. TREASURY BONDS	$5,528	$103	1.86%	$81	1.47%	$5,544	
GOVERNMENT BONDS	$26,325	$558	2.12%	$441	1.68%	$26,941	
CORPORATE BONDS	$94,647	$2,654	2.80%	$2,096	2.21%	$97,504	
PREFERRED STOCKS	$2,718	$120	4.42%	$104	3.84%	$3,000	
	$204,774	$5,238	2.56%	$4,218	2.06%	$209,957	2.06%
MAPFRE FLORIDA:							
CASH & CASH EQUIVALENTS	$3,949	$0	0.01%	$0	0.01%	$3,949	
MUNICIPAL BONDS	$24,733	$570	2.31%	$456	1.84%	$24,781	
U.S. TREASURY BONDS	$318	$2	0.74%	$2	0.58%	$311	
GOVERNMENT BONDS	$11,380	$270	2.37%	$214	1.88%	$11,629	
CORPORATE BONDS	$37,075	$933	2.52%	$737	1.99%	$37,612	
	$77,456	$1,777	2.29%	$1,409	1.82%	$78,282	1.82%
MAPFRE NEW JERSEY:							
CASH & CASH EQUIVALENTS	$3,924	$0	0.01%	$0	0.01%	$3,924	
MUNICIPAL BONDS	$19,061	$473	2.48%	$386	2.02%	$19,429	
U.S. TREASURY BONDS	$4,792	$29	0.61%	$23	0.49%	$4,700	
GOVERNMENT BONDS	$6,884	$149	2.16%	$117	1.70%	$7,085	
CORPORATE BONDS	$23,096	$570	2.47%	$450	1.95%	$23,314	
	$57,756	$1,221	2.11%	$977	1.69%	$58,452	1.69%
VERTI:							
CASH & CASH EQUIVALENTS	$1,142	$0	0.01%	$0	0.01%	$1,142	
MUNICIPAL BONDS	$17,526	$325	1.86%	$270	1.54%	$17,520	
U.S. TREASURY BONDS	$6,981	$131	1.87%	$103	1.48%	$7,079	
GOVERNMENT BONDS	$23,195	$208	0.90%	$164	0.71%	$22,895	
CORPORATE BONDS	$18,703	$362	1.94%	$286	1.53%	$18,588	
	$67,547	$1,026	1.52%	$824	1.22%	$67,223	1.22%
OTHER INVESTMENTS:							
BARINGS CORE PROPERTY	$30,453	$811	2.66%	$641	2.10%	$31,998	
LASALLE PROPERTY FUND	$20,000	$752	3.76%	$594	2.97%	$20,121	
MACQUARIE INFRASTRUCTURE FUNDS	$7,267	$2	0.02%	$1	0.02%	$7,436	
BNP STRUCTURED NOTE	$10,275	$275	2.68%	$217	2.11%	$10,275	
CONNING	$2,841	$0	0.00%	$0	0.00%	$2,874	
BAY FINANCE AGENCY LOANS	$4,372	$199	4.56%	$157	3.60%	$4,372	
	$75,209	$2,039	2.71%	$1,611	2.14%	$77,077	2.14%
TOTAL INVESTED ASSETS:	**$2,121,587**	**$52,183**	**2.46%**	**$41,888**	**1.97%**	**$2,181,943**	**1.97%**

MAPFRE Insurance Company

Statement of Variability for the Following Individual Policy forms:

Form Number	**Description**
BP806MA (12-23)	**Advisory Notice to Policyholders**
MA 934 (12-23)	**Notice of Change in Policy Terms**
MA 952 (12-23)	**Enhancer Endorsement**
MA 954 (12-23)	**Enhancer Plus Endorsement**

OFFICER CERTIFICATION

I certify on behalf of MAPFRE Insurance Company that any change or modification to any variable items herein shall be administered in accordance with the requirement of the State, including any requirements for prior approval of a change or modification.

Jesse Zimmerman

Digitally signed by Jesse Zimmerman
Date: 2023.04.24 14:05:52 -04'00'

April 24, 2023

Jesse Zimmerman
VP, Commercial Lines

BP806MA (12-23) - Advisory Notice to Policyholders

Page (s)	Section	Provision	Description of Variable Item
1	Header, left side	Company Logo	Company Logo as of issue date

MA 934 (12-23) - Notice of Change in Policy Terms

Page (s)	Section	Provision	Description of Variable Item
1	Header, left side	Company Logo	Company Logo as of issue date
1	Schedule	Named Insured, Policy Number, Policy Term	Named Insured, Policy Number, Policy Term
1	Body	Explanation of changes	This section can be utilized to advise policyholders of any change in policy terms including any modification, addition, or deletion of any term, coverage, duty, or condition from the previous policy.

MA 952 (12-23) - Enhancer Endorsement

Page (s)	Section	Provision	Description of Variable Item
1	Header, left side	Company Logo	Company Logo as of issue date

MA 954 (12-23) - Enhancer Plus Endorsement

Page (s)	Section	Provision	Description of Variable Item
1	Header, left side	Company Logo	Company Logo as of issue date