

**PROGRAM DIVISION
BULLETIN**

2006-06

January 16, 2006

IRPM WORKSHEETS UPDATED

Attached is the updated IRPM worksheets for Property.

There have been some changes: States have been listed on each of the worksheets at the bottom for the Countrywide 25%, the 35% sheet and the 40% sheet. The other tabs have individual states noted.

South Carolina is now included in the countrywide worksheet.

The Tennessee/North Carolina worksheet has been updated in the percentage column.

All credits and debits available are subject to your underwriting guidelines.

If you have any questions please contact your Program Manager.



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NEW HAMPSHIRE GROUP COMPANIES

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

RATING INFORMATION FORM

+/- 25%							
RISK	DESCRIPTIONS	MODIFICATION S			REASONS		
CHARACTERISTICS		RANGE	% APPLIED				
			CR	DB			
MANAGEMENT	Cooperation in matters of safeguarding and property handling of the property covered.	8% +/-					
LOCATION	Accessibility, congestion and exposures	7% +/-					
BUILDING FEATURES	Age, condition and unusual structural features	5% +/-					
PREMISES AND EQUIPMENT	Care, condition and type	5% +/-					
EMPLOYEES	Selection, training, supervision and experience	3% +/-					
PROTECTION	Not otherwise recognized	2% +/-					
TOTAL CR / DB:							
States: AL, AZ, CA, CO, CT, DE, DC, FL, IO, KS, LA, MD, MN, MO, NE, NJ, NM, ND, OH, OK							
OR, PA, SC, SD, TX, UT, WA							

NEW HAMPSHIRE GROUP COMPANIES

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

RATING INFORMATION FORM

NY - MAX IRPM 15%									
RISK		MODIFICATION S			REASONS				
CHARACTERIST ICS		RAN GE	% APPLIED						
			CR	DB					
SUPERIOR/ADEQUATE/INADEQUATE RESPONSE TO REASONABLE RECOMMENDATIONS *		4% +/-							
COOPERATION OR LACK THEREOF IN SAFEGUARDING PROPERTY COVERED *		4% +/-							
SUPERIOR/ADEQUATE/INADEQUATE ACCESS TO PROPERTY COVERED *		4% +/-							
SURROUNDING PREMISES PRESENT HIGH/AVE/LOW ADDITIONAL EXPOSURE TO PROPERTY COVERED		3% +/-							
STRUCTURAL FEATURES CONTRIBUTION TO REDUCTION IN HAZARD *		3% +/-							
SUPERIOR/ADEQUATE/INADEQUATE CONDITION OF PREMISES *		2% +/-							
DESIGN FEATURES OF PREMISES WITH RESPECT TO INTENDED PURPOSES OF OCCUPANT *		2% +/-							
SUPERIOR/ADEQUATE/INADEQUATE CONDITION OF FIXTURES, MACHINERY & EQUIPMENT *		2% +/-							
SUPERIOR/ADEQUATE/INADEQUATE EMPLOYEE		2% +/-							

SELECTION PROCESS *								
SUPERIOR/ADEQUATE/INADEQUATE TRAINING AND SUPERVISION OF EMPLOYEES		1% +/-						
SUPERIOR/ADEQUATE/INADEQUATE IDENTIFICATION, ISOLATION AND WARNINGS - HAZARDOUS AREAS *		1% +/-						
SUPERIOR/ADEQUATE/INADEQUATE WINDSTORM LOSS PREVENTION MEASURES - BLDG AND CTS *		1% +/-						
TOTAL CR / DB:								
* SEE CLM - NEW YORK FOR COMPLETE DESCRIPTION								

NEW HAMPSHIRE GROUP COMPANIES

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

RATING INFORMATION FORM

MA	25% DB; 40% CR								
RISK	DESCRIPTIONS	MODIFICATION S			REASONS				
CHARACTERISTICS		RANGE	% APPLIED						
			CR	DB					
MANAGEMENT	Cooperation in matters of	8% DB							
	safeguarding and property handling of the property covered.	12% CR							
BUILDING FEATURES	Age, condition and unusual structural features	5% DB							
		8% CR							
PREMISES AND EQUIPMENT	Care, condition and type	5% DB							
		7% CR							
EMPLOYEES	Selection, training, supervision and experience	3% DB							
		10% CR							
PROTECTION	Not otherwise recognized	2% DB							
		7% CR							
	TOTAL CR / DB:								

NEW HAMPSHIRE GROUP COMPANIES

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

RATING INFORMATION FORM

NH	25% DB, 40% CR						
RISK	DESCRIPTIONS	MODIFICATION S			REASONS		
CHARACTERISTICS		RAN GE	% APPLIED				
			CR	DB			
MANAGEMENT	Cooperation in matters of	0% DB					
	safeguarding and property	10% CR					
	handling of the property covered.						
LOCATION	Accessibility, congestion and	0% DB					
	exposures	8% CR					
BUILDING FEATURES	Age, condition and unusual	0% DB					
	structural features	8% CR					
PREMISES AND EQUIPMENT	Care, condition and type	0% DB					
		8% CR					
EMPLOYEES	Selection, training, supervision	0% DB					
	and experience	3% CR					
PROTECTION	Not otherwise recognized	0% DB					
		3% CR					
TOTAL CR /DB:							

NEW HAMPSHIRE GROUP COMPANIES

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

RATING INFORMATION FORM

NC & TN	25% DB; 50% CR								
RISK	DESCRIPTIONS	MODIFICATION S			REASONS				
CHARACTERISTICS		RANGE	% APPLIED						
			CR	DB					
MANAGEMENT	Cooperation in matters of safeguarding and proper handling of the property covered.	16% +/-							
LOCATION	Accessibility, congestion and exposures	14% +/-							
BUILDING FEATURES	Age, condition and unusual structural features	10% +/-							
PREMISES AND EQUIPMENT	Care, condition and type	10% +/-							
EMPLOYEES	Selection, training, supervision and experience	6% +/-							
PROTECTION	Not otherwise recognized	4% +/-							
TOTAL CR / DB:									

NEW HAMPSHIRE GROUP COMPANIES

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

RATING INFORMATION FORM

+/- 35%							
RISK	DESCRIPTIONS	MODIFICATION S			REASONS		
CHARACTERISTICS		RANGE	% APPLIED				
			CR	DB			
MANAGEMENT	Cooperation in matters of safeguarding and property handling of the property covered.	12% +/-					
LOCATION	Accessibility, congestion and exposures	7% +/-					
BUILDING FEATURES	Age, condition and unusual structural features	5% +/-					
PREMISES AND EQUIPMENT	Care, condition and type	10% +/-					
EMPLOYEES	Selection, training, supervision and experience	8% +/-					
PROTECTION	Not otherwise recognized	2% +/-					
TOTAL CR / DB:							
States: AK,AR,IL,IN,KY,MI,MT,VA,WVA,WI,WY							