

**COMMERCIAL MULTI-PERIL
CALIFORNIA
PACKAGE MODIFICATION FACTORS
UNDERWRITING GUIDELINES**

INTRODUCTION

The Companies have filed to write Commercial Package Policies in the State of California, in an effort to provide a broader range of insurance products and options to our insureds and producers in the state. The underwriters apply the Package Modification Factors when an insured purchases a package policy containing two or more qualifying coverages including property and liability coverages.

This program will utilize the most current filed and approved ISO monoline coverages, including rate, rule and form for General Liability, Commercial Property, Commercial Inland Marine and Commercial Crime and applying CPP PMF's when written as part of a package.

ELIGIBILITY

- These Underwriting Guidelines are executed in conjunction with the ISO Commercial Package Policy, Division Nine, Commercial Lines Manual Rules and Modification factors.
- Premiums, including modification factors are determined by the ISO Manual.
- The Companies are writing only the Classifications and hazards for which ISO has filed rates, forms and rules.
- A Commercial Package Policy must include two or more qualifying Coverage Parts.