

COMMERCIAL PACKAGE POLICY

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HAWAII (52)

PACKAGE MODIFICATION FACTORS

Package Modification Assignment (PMA)	Premium From CLM Division			
	Two	Three, Four, Five, Eight Property	Four, Six Liability	All Other Divisions
Apartment House	.90	.65	.70	1.00
Contractors	.90	.86	.99	1.00
Industrial & Processing	.90	.73	.90	1.00
Institutional	.90	.93	.73	1.00
Mercantile	.90	.86	.77	1.00
Motel/Hotel	.90	.72	.69	1.00
Office	.90	.82	.73	1.00
Service	.90	.94	.74	1.00

Table 1. Package Modification Factors