

COMMERCIAL PACKAGE POLICY

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COMMERCIAL LINES MANUAL
DIVISION NINE – MULTIPLE LINE
COMMERCIAL PACKAGE POLICY
PACKAGE MODIFICATION FACTORS

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