COMMERCIAL PACKAGE POLICY

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SECTION C ‑ REVISED CLM DIVISION NINE

Commercial Package Policy Package Modification Factors (Revised MLCP-PMF-1) .................................. C-2

**PACKAGE MODIFICATION FACTORS**

|  |  | | **Premium From CLM Division** | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Package Modification Assignment (PMA)** | | **Two** | **Three, Four, Five, Eight  Property** | **Four, Six  Liability** | **All Other Divisions** |
|  |  | Apartment House | .90 | .85 | 1.00 | 1.00 |
|  |  | Contractors | .90 | 1.00 | .77 | 1.00 |
|  |  | Industrial & Processing | .90 | .70 | .82 | 1.00 |
|  |  | Institutional | .90 | .73 | .83 | 1.00 |
|  |  | Mercantile | .90 | .86 | .79 | 1.00 |
|  |  | Motel/Hotel | .90 | 1.00 | 1.00 | 1.00 |
|  |  | Office | .90 | .73 | .90 | 1.00 |
|  |  | Service | .90 | .94 | .84 | 1.00 |

**Table 1. Package Modification Factors**