

RULES – IMPLEMENTATION

FEBRUARY 27, 2024

COMMERCIAL PROPERTY

LI-CF-2024-011

VERMONT COMMERCIAL PROPERTY EARTHQUAKE RULES REVISIONS TO BE IMPLEMENTED

KEY MESSAGE

We are implementing revisions to state specific rules and territories as a result of a related review of Earthquake loss costs.

Filing ID: [CF-2023-RDEQR](#)

Effective Date: 3/1/2025

BACKGROUND

In circulars [LI-CF-2022-074](#) and [LI-CF-2023-051](#), we submitted filings CF-2022-REQRU and CF-2023-REQRU in most jurisdictions to provide earthquake coverage enhancements.

INSURANCE DEPARTMENT ACTION

The Vermont Department of Insurance has acknowledged filing CF-2023-RDEQR.

ISO ACTION

We are implementing CF-2023-RDEQR in Vermont, which applies the aforementioned revisions to multistate earthquake rules. Revisions are being made to the flat-dollar deductible options for earthquake/volcanic, and rating provisions for buildings having a soft story (Sub-Limit Form) are added. We are also revising Vermont earthquake rules exceptions and territories as a result of a related review of Earthquake loss costs.

Refer to the attached explanatory material for complete details about the filing.

For more information on the status of filings in a particular state, including filed and approved documents, associated circulars and links to Print Ready Manuals and Commercial Lines Manual, please feel free to access our [Filings](#) feature within the ISOnet Circulars product.

EFFECTIVE DATE

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies written on or after March 1, 2025.

COMPANY ACTION

If you have authorized us to file on your behalf and decide:

To use our revision and effective date, you are not required to file anything with the Insurance Department.

To use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

For guidance on submission requirements, consult the ISO State Filing Handbook.

WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON JANUARY 30, 2025. IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number [CF-2023-RDEQR](#) and SERFF Tracking Number [ISOF-133994725](#), NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

RATING SOFTWARE IMPACT

New attributes being introduced with this revision:

- A new code is being introduced.
- Factors are being introduced and revised.
- Current Factors are being withdrawn.
- An existing rating formula is being rewritten.
- New calculations are being introduced; and
- Additional information will be required from the policyholder to complete a rating calculation.

IMPACT ON STATISTICAL REPORTING

Statistical Plan Holders circular [SP-EQ-2022-001](#), entitled "Earthquake Coding Established", dated August 16, 2022, announced the establishment of Earthquake (EQ) Revised Building Classifications and Construction Codes as well as the establishment of a Soft Story Indicator in the Earthquake module of the CSP and CSP-i.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2023-005](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 3-25 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED LOSS COSTS REVISION

We are announcing in a separate circular the implementation of a corresponding loss costs revision. Please refer to the Reference(s) block for identification of that circular.

REFERENCE(S)

- [LI-CF-2024-012](#) (02/27/2024) Vermont Commercial Property Earthquake Loss Cost Revision To Be Implemented
- [LI-CF-2023-051](#) (04/27/2023) Commercial Property Multistate Earthquake Rules Revision Being Submitted
- [SP-EQ-2022-001](#) (08/16/2022) Earthquake Coding Established
- [LI-CF-2022-074](#) (08/10/2022) Commercial Property Multistate Rules Revision Being Submitted

ATTACHMENT(S)

Filing [CF-2023-RDEQR](#)

FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgment with the opinion that he/she has met the qualification standards of the AAA. ISO considers this rules filing a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Eliezer Blum, am an Actuarial Consultant and Actuary for ISO. I am responsible for the content of this Statement of Actuarial Opinion. I am a member of the Casualty Actuarial Society and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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Vermont Earthquake/Volcanic Eruption Rules Revision: Revision Of Earthquake Territories, Multistate Rules

About This Filing

This filing revises the multistate rules in Division Five - Commercial Property of the ISO Commercial Lines Manual (CLM) to reflect various enhancements pertaining to Earthquake coverage. This includes the addition of Earthquake/Volcanic Eruption Coverage rating provisions for buildings having a soft story (Sub-Limit Form) and other editorial changes (Full and Sub-Limit Forms).

In addition, we are revising state specific rules and territories as a result of a related review of Earthquake loss costs.

The enhancements, including revised rating factors, are based on the Earthquake Model (Touchstone Version 8.2.0) from Verisk Extreme Events Solutions, formerly AIR Worldwide.

Multistate Revised Rules And Tables

We are revising the following rules:

- ◆ Rule 73. Causes Of Loss – Earthquake Form
- ◆ Rule 75. Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form)
- ◆ Table 73. Earthquake Deductible Options
- ◆ Table 75. Sub-limit Factors

We have used a format of ~~striking-through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes.

Revised State Exceptions

We are revising the following state exceptions:

- ◆ Rule A1. Building Code Effectiveness Grading
- ◆ Rule 73. Causes of Loss - Earthquake Form
- ◆ Rule 75. Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form)

We have used a format of ~~striking-through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes. For the purposes of this filing, asterisks (***) indicate undisplayed text that remains unchanged with this filing.

Withdrawn State Exceptions

We are withdrawing the Vermont territory section (CF-T pages).

Related Filing(s)

The following companion filing is being filed with a concurrent effective date:

- ◆ CF-2023-REQL1 (Loss Costs)

Explanation of Multistate Changes

Rule 73. Causes Of Loss – Earthquake Form

This rule is revised as follows:

- ◆ Paragraph 73.D.1 has been amended to combine paragraph 73.D.1.a and 73.D.1.b into 73.D.1. Risk Classification. As a result, paragraph 73.D.1.a and 73.D.1.b have been deleted in its entirety.
- ◆ Paragraph 73.D.2.a. is amended to indicate that all rates for property damage coverage are based on a base deductible percentage in lieu of a mandatory deductible percentage.
- ◆ Paragraph 73.D.2.d is revised to reference "personal property" in lieu of "contents"
- ◆ Paragraph 73.D.4.a. Building classification for completed buildings is streamlined to reflect new Earthquake CSP Construction Class Codes and definitions that reflect construction materials and types of structures with earthquake vulnerability. See section on Building Classification Definition Revision (D-8 through D-10) in Actuarial Support.
 - Paragraph 73.D.4.a.(1) is amended to include a new Earthquake CSP Construction Class Code of A1 for buildings of wood frame or frame stucco buildings excluding those that have concrete supported floors and/or some walls of unit masonry or concrete.
 - Paragraph 73.D.4.a.(2) is amended to include a new Earthquake CSP Construction Class Code of B1 for all-metal buildings noting that wood or cement asbestos are acceptable alternatives to metal roofing and/or siding.
 - Paragraph 73.D.4.a.(3) is amended to include a new Earthquake CSP Construction Class Code of C1 for all steel frame buildings with description

of buildings with a complete steel frame carrying all loads with floors and roofs of any material and with walls of any non-loadbearing material.

- Paragraph 73.D.4.a.(4) is amended to include new Earthquake CSP Construction Class Codes for reinforced concrete buildings, combined reinforced concrete and structural steel buildings as follows:
 - ◇ Earthquake CSP Construction Class Code D1 is provided for buildings having all vertical loads carried by a structural system consisting of one or a combination of the following:
 1. Poured-in-place reinforced concrete frame;
 2. Poured-in-place reinforced concrete interior and/or exterior walls;
 3. Partial structural steel frame with 1. and/or 2.Floors and roofs must be of poured-in place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over three stories.
 - ◇ Earthquake CSP Construction Class Code D2 is provided for buildings having a reinforced concrete frame or combined reinforced concrete and structural steel frame. Floors and roofs may be of any material while exterior and interior walls may be of any non-loadbearing materials.
 - ◇ Earthquake CSP Construction Class Code D3 is provided for buildings having:
 1. Partial or complete load carrying system of precast concrete; and/or
 2. Reinforced concrete lift-slab floors and/or roofs; and
 3. Otherwise qualifying for Class D1 and D2.
- Paragraph 73.D.4.a.(5) is amended to include new Earthquake CSP Construction Class Codes for concrete brick or block buildings as follows:
 - ◇ Earthquake CSP Construction Class Code E1 is provided for buildings having load-bearing exterior walls of:
 1. Reinforced brick masonry; and/or
 2. Reinforced hollow concrete block masonry.
 - ◇ Earthquake CSP Construction Class Code E2 is provided for buildings having load-bearing walls of unreinforced brick, other unreinforced solid unit masonry, hollow tile or other hollow unit masonry construction and cavity wall construction. Floors and roofs may be of any material.
 - ◇ Earthquake CSP Construction Class Code E3 is provided for buildings having load-bearing walls of adobe. Also included are buildings not covered by any other class.
- ◆ Paragraph 73.D.4.b. is revised to instruct on the Cause of Loss Earthquake for all buildings and special structures in course of construction with an exception for C1, D1 and E1.

- ◆ Paragraph 73.D.4.c. is amended to indicate that all rates for property damage coverage are based on a base deductible percentage in lieu of a mandatory deductible percentage.
- ◆ Table 73.D.4.c. Class 7 – Special Structures is revised for each structure type to map the Equivalent Building Class to the new Earthquake CSP Construction Class Codes noted above. Additionally, for many of the structure types, a new Base Deductible percentage is provided in lieu of the prior mandatory deductible percentage. Table 73.D.4.c. Class 7 – Special Structures, Radio and TV towers (steel) item 5.c. Not over 75 feet in height located on buildings is revised by referencing the building class and building deductible.
- ◆ Paragraph 73.D.4.d. is amended as respects reference to the Masonry Veneer Limitation of the Earthquake And Volcanic Eruption Coverage With Percentage Deductible Form, CP 10 40, to reinforce that it excludes loss to exterior masonry veneer on wood frame walls but includes stucco on wood frame walls.
- ◆ Table 73.D.4.d. Masonry Veneer Coverage Factors is amended to include two (2) new ranges for Percentage Of Total Exterior Wall Areas Faced With Masonry Veneer in lieu of three (3) ranges and new factors are provided for each new range. See section on Masonry Veneer Buyback Coverage (D-22) in Actuarial Support.
- ◆ Paragraph 73.D.5. has been amended to delete use of Table 73.F. Personal Property Index - Earthquake Insurance Rate Grade and replace this table with four (4) new Earthquake Content Grades that are based on varying susceptibility to damage by earthquake.
- ◆ Paragraph 73.E.1.a.(1) has been revised to remove its subject to reflect the change made to paragraph 73.D.1.a. and 73.D.1.b. As a result, paragraph 73.E.1.a.(2) has been removed.
- ◆ Paragraph 73.E.1.a.(3) has been amended to delete in its entirety the factor previously applied to rate buildings with a roof tank for the Cause Of Loss - Earthquake And Volcanic Eruption and add a new provision for the application of rating factors as respects Soft Story for the rating of Cause Of Loss - Earthquake And Volcanic Eruption.
- ◆ Table 73.E.1.a.(2) Soft Story Modification Factor has been added to introduce Soft Story Modification Factors that can be used in the rating of Cause Of Loss - Earthquake And Volcanic Eruption to accommodate the increase in earthquake vulnerability of both building and contents for buildings with soft story construction. See section on Soft Story Modification Factor (D-21) in Actuarial Support.
- ◆ Table 73.E.1.b. Story Modification Factors is revised to reflect that the Earthquake rate factor for time element coverage does not vary by the number

of building stories. See section on Height Relativity Factors for Time Element (D-23) in Actuarial Support.

- ◆ Paragraph 73.F. Personal Property Index - Earthquake Insurance which solely presented Table 73.F. Personal Property Index – Earthquake Insurance has been deleted in its entirety.
- ◆ The paragraph previously designated 73.G. has been renamed as Paragraph 73.F.
- ◆ The paragraph previously designated 73.H. has been renamed as Paragraph 73.G.
- ◆ Information concerning development of the rate modifications factors is provided in the attached Actuarial Memorandum.

Rule 75. Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form)

This rule is revised as follows:

- ◆ 75.C.6.a.(1) is revised to reference Rule 73.D.1 in lieu of Rule 73.D.4 to determine Earthquake Building Classification and to include reference to Rule 73.D.5. to obtain personal rate grade.
- ◆ 75.C.6.a.(4) is revised to reference "personal property" in lieu of "contents" and to include reference to personal property rate grade in selection of loss costs for personal property, if applicable.
- ◆ 75.C.6.b.(1) is replaced with instruction to select the earthquake building and/or personal property Earthquake Coverage loss cost.
- ◆ 75.C.6.b.(2) is revised to reference height territory group in lieu of deductible tier to determine the appropriate factor from Table 73.D.8. in the state exceptions.
- ◆ Paragraph 75.C.6.b.(3) is revised to further reinforce the application of the sprinkler factor to the result from Paragraph (1) or Paragraph 2 as applicable.
- ◆ Paragraph 75.C.6.b.(4) is revised to further reinforce the application of the masonry veneer factor to the result from Paragraph (1) or Paragraph (2) or (3) as applicable.
- ◆ Paragraph 75.C.6.b.(5) is replaced in its entirety to remove the roof tank adjustment factor previously referenced in the rating of Cause Of Loss - Earthquake And Volcanic Eruption and now references the soft-story factors in Table 73.E.1.a.(2) Soft-story Modification Factors that can be used in the rating of Cause of Loss – Earthquake and Volcanic Eruption with a sub-limit endorsement.

- ◆ Paragraph 75.C.6.b.(6) is added to align with the revisions made to Rule 75.C.6.b.(1). The order in determining the earthquake and volcanic eruption sub-limit coverage rate is changed by applying the deductible/sub-limit factor after all other applicable rating factors in preceding paragraphs, instead of prior to. As the factors are all multiplicative, this does not affect the result.
- ◆ Paragraph 75.C.6.d.(5) is revised to reference the applicable result from Rules 75.C.6.b.(1) to Rule 75.C.6.b.(5) in determining the property damage sub-limit blanket coverage rate and is also revised to reference Rule 75.C.6.c.(2) for time element, in lieu of having to refer to Rule 73.
- ◆ Numerous editorial changes were made to this rule.

Table 73. Earthquake Deductible Options

- ◆ Earthquake Deductible Factors are updated based on Verisk Extreme Events Solutions' Earthquake Model. See section on Earthquake Deductible Options (D-15 through D-17) in Actuarial Support.

Table 75. Sub-limit Factors

- ◆ Earthquake Sub-limit Factors are updated based on Verisk Extreme Events Solutions' Earthquake Model. See section on Earthquake Deductible Options (D-15 through D-17) in Actuarial Support.

Explanation of State Changes

We are making corresponding changes to the following state exceptions. Since we are now introducing the latest ISO Commercial Property multistate rules program in Vermont, we are revising various state exceptions as detailed below.

Rule A1. Building Code Effectiveness Grading

Table A1.E.1.b. Earthquake Factors is revised to account for the inclusion of Building Code Effectiveness Grading Score (BCEGS) classification in the AIR Earthquake Model. See section on Building Code Effectiveness Grading Earthquake Factors (D-20) in Actuarial Support.

Rule 73. Causes of Loss - Earthquake Form

This rule is revised as follows:

- ◆ Paragraph 73.D.2.d is revised to reference "personal property" in lieu of "contents".
- ◆ Table 73.D.2.d. Earthquake Deductible Options is revised to provide new Building Classes based on the new Earthquake CSP Construction Class Codes mentioned in the multistate rules filing. See section on Building

Classification Definition Revision (D-8 through D-10) and Earthquake Deductible Options (D-12 through D-14) in Actuarial Support.

- ◆ Paragraph 73.D.2.e. is removed to align with the inclusion of this rule in the multistate rules in Division Five - Commercial Property of the ISO Commercial Lines Manual.
- ◆ Paragraph 73.D.3. Territory is being added to map Entire State ZIP codes onto Territory 1 due to changes in the number of territories from multiple territories to one (1) territory. Table 73.D.3. Earthquake Territories is newly added.
- ◆ Paragraph 73.D.7. is revised to reference "personal property" in lieu of "contents".
- ◆ Paragraph 73.D.8. Building Height is being revised to reference "personal property" in lieu of "contents; and to indicate that building height modification factors are based on a height territory group in lieu of a deductible tier.
- ◆ Table 73.D.8. Building Height Modification Factors is revised to vary building height modification factors by the number of stories, reflect the new Earthquake CSP Construction Class Code, and height territory group. See section on Building Height Modification Factors (D-18 through D-19) in Actuarial Support.
- ◆ Editorial revisions include:
 - Reference to building stories 1-3 in paragraph 73.D.8. is written in words in lieu of numerals.

Rule 75. Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form)

- ◆ Paragraph 75.C.6.a.(1) is revised to reference Rule 73.D.1 in lieu of Rule 73.D.4 to determine Earthquake Building Classification and to include reference to Rule 73.D.5. to obtain personal rate grade.
- ◆ Paragraph 75.C.6.a.(2) is revised to reflect Table 73.D.3. Earthquake Territories in lieu of Vermont territory section (CF-T pages) to determine the territory applicable to the location of the property being insured.
- ◆ Paragraph 75.C.6.a.(4) is revised to reference "personal property" in lieu of "contents" and to include reference to personal property rate grade in selection of loss costs for personal property, if applicable.
- ◆ All tables of Table 75.C.6.a.(5) Sub-Limit Factors are revised to reflect updated factors based on new Building Classes due to the revised Earthquake CSP Construction Class Codes. See section on Earthquake Deductible Options (D-12 through D-14) in Actuarial Support.

- ◆ Paragraph 75.C.6.a.(6) is added to align with the multistate rules in Division Five - Commercial Property of the ISO Commercial Lines Manual.
- ◆ Editorial revisions include:
 - Leading zeros are added to the decimal values used in the rate determination calculation under paragraphs 75.C.6.a.(5).(c). to 75.C.6.a.(5).(g).
 - The table format for table 75.C.6.a.(5). Sub-Limit Factors is updated by removing the table title.

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73. CAUSES OF LOSS – EARTHQUAKE FORM

A. Description Of Covered Causes Of Loss

This insurance provides coverage for loss by earthquake and volcanic eruption, explosion or effusion.

B. Forms

1. Use Earthquake And Volcanic Eruption Coverage With Percentage Deductible Endorsement **CP 10 40** or Earthquake And Volcanic Eruption Coverage With Flat-dollar Deductible Endorsement **CP 10 28**.

These endorsements include an option for limiting coverage to "Earthquake – Sprinkler Leakage Only". The option is made applicable by appropriate entry in the Schedule or Declarations. Refer to Rule **74.F.** in the multistate and state sections of this manual for more information on this option.

(For information on writing Earthquake And Volcanic Eruption Coverage on a sub-limit basis, subject to an annual aggregate limit, refer to Rule **75.**)

2. Use Earthquake Inception Extension Endorsement **CP 10 41** when simplified forms replace non-simplified forms and non-simplified forms include Earthquake Coverage.

C. Rules

1. Specific Insurance

- a. The Limit of Insurance for Earthquake must be the same as the Limit of Insurance for other causes of loss.
- b. For policies containing more than one item, Earthquake Coverage may apply to any or all items. Clearly identify in the Schedule or Declarations the items to which Earthquake Coverage applies.

2. Blanket Insurance

When Earthquake Coverage does not apply to all buildings or personal property included in a blanket item:

- a. Designate in the Schedule or Declarations the specific building(s) or personal property to which the coverage applies.
- b. Show the Earthquake Coverage Limit of Insurance for the designated building(s) or personal property item(s).

D. Rating Procedure

1. Risk Classification

a. Class Rated Risks

Refer to Paragraph **D.4.** to obtain the building classification description. If after reference to Paragraph **D.4.** a building classification is not obtained, a classification may be determined as follows:

A request for determination of building classification may be submitted to ISO with a complete set of certified construction drawings, specifications and available soil report from the design professional and contractor indicating the design standards and the building construction inspection program to be utilized.

b. Specifically Evaluated Risks

A request for determination of the building classification may be submitted to ISO with a complete set of certified construction drawings, specifications, and available soil reports from the design professional and contractor indicating the design standards and the Building Construction Inspection program to be utilized.

2. Deductibles

a. General Information

All rates for property damage coverage are based on a basemandatory deductible percentage. The basemandatory deductible percentages are shown in the sState rRates. Refer to Paragraph **D.2.d.** for information on higher percentage deductibles.

Percentage deductibles are accommodated under Endorsement **CP 10 40**.

(1) Specific Insurance

The dollar amount of the deductible will be equal to a percentage of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

(2) Blanket Insurance

The dollar amount of the deductible will be equal to a percentage of the value(s) of the property that has sustained loss or damage. The values to be used are those shown in the most recent Statement of Values on file with the company.

(3) Value Reporting Forms And Builders Risk Insurance

For value reporting forms, the calculation of the deductible amount is based on reported values. There are variations for the situation where loss occurs prior to the first report, and for reports of value which show less than full values. If coverage is written blanket under a reporting form, the basis of the calculation is value at time of loss.

For builders risk insurance, the calculation of the deductible amount is based on value at time of loss.

(4) Newly Acquired Or Constructed Property

When property is covered under the Coverage Extension for Newly Acquired or Constructed Property: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value(s) of the property at time of loss. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Declarations for any described premises.

b. Application

The deductible is calculated separately for, and applies separately to:

- (1) Each building, if two or more buildings sustain loss or damage;
- (2) The building and to personal property in that building, if both sustain loss or damage;
- (3) Personal property at each building, if personal property at two or more buildings sustains loss or damage;
- (4) Personal property in the open.

c. Statement Of Values

The Statement of Values for a blanket policy should contain sufficient detail – value of each building, value of personal property at each building, value of personal property in the open – to complement the procedure set forth in the endorsements.

d. Earthquake Deductible Options

Deductibles for building and ~~personal property contents~~ may be increased to a maximum of 40%, subject to application of credits. Multiply the rates at the base deductible by the appropriate factor as shown in Table **73.D.2.d. Earthquake Deductible Options** in the state exceptions. Refer to the State Rates for the applicable Deductible Tier.

Refer to Paragraph **D.2.f.** for Flat-dollar deductibles as an alternative to percentage deductibles.

e. Minimum Deductible – Steel Frame Of Building In Course Of Construction

Policies covering exclusively on the steel frame of a building, while in the course of construction, may have a minimum deductible of 2%. There is no rate modification factor for the 2% deductible.

f. Flat-dollar Deductibles

Flat-dollar deductibles are accommodated under Endorsement **CP 10 28**.

(1) Deductible Amounts

Deductibles range from \$500 to \$1,000,000. Rate modification factors at each deductible amount vary based on deductible tier, building class and total property value.

The total property value is the sum of the 100% values of the building and business personal property in that building and property in the open, if such coverages apply. (Exception: If the deductible is written to apply once per occurrence at a multi-building location, then the "total property value" look-up for **each** building at that location is the **combined** total property value of all buildings at the location, including business personal property in those buildings and property in the open if such coverages apply.)

(2) Application Of Deductibles

In each occurrence of loss, the deductible applies separately to each location. If the Schedule shows a deductible for a particular building, then that building is considered to be a separate location with respect to application of the deductible.

(3) Flat-dollar Deductible Tables

Multiply the rates by the appropriate factor as shown in the tables for Rule **73**. in the section of this manual titled Earthquake Flat Deductible Rating.

3. Territory

Refer to the territory section for ZIP eCode-based territory definitions to determine the territory applicable to the location of the property being insured.

4. Building Classification

In cases of mixed construction where two or more types of construction each represent 10% or more of the total area of the building, apply the class which produces the highest rate.

Building classifications are as follows (any building which fully qualifies under more than one definition should be placed in the lower numbered classification):

a. Completed Buildings

(1) Wood Frame Buildings

~~Excluded are structures which are classified for fire as wood frame but have concrete supported floors and/or some walls of unit masonry or concrete.~~

~~Class 1C~~

~~Habitational~~

~~Wood frame and frame stucco habitational buildings which do not exceed two stories in height, regardless of area.~~

~~Non-Habitational~~

~~Wood frame and frame stucco buildings which are three stories or less in height and 3,000 square feet or less in ground floor area.~~

~~Class 1D~~

~~Wood frame and frame stucco buildings not qualifying under Class 1C.~~

Class A1

Wood frame or frame stucco buildings. Excluded are structures which are classified for fire as wood frame but have concrete-supported floors and/or some walls of unit masonry or concrete.

(2) All-metal Buildings

~~Class 2A~~

~~All-metal buildings which are one story in height and 20,000 square feet or less in ground floor area. Wood or cement-asbestos are acceptable alternatives to metal roofing and/or siding.~~

~~Class 2B~~

~~**Buildings which would qualify as Class 2A except for exceeding area or height limitations. Class B1**~~

~~All-metal buildings. Wood or cement-asbestos are acceptable alternatives to metal roofing and/or siding.~~

(3) Steel Frame Buildings

~~Class 3A~~

~~Buildings with a complete steel frame carrying all loads. Floors and roofs must be of poured-in-place reinforced concrete or of concrete fill on metal decking welded to the steel frame (open web steel joists excluded). Exterior walls must be non-load-bearing and of poured-in-place reinforced concrete or of reinforced unit masonry. Buildings having column-free areas greater than 2,500 sq. ft. (such as auditoriums, theaters, public halls, etc.) do not qualify.~~

~~Class 3B~~

~~Buildings with a complete steel frame carrying all loads. Floors and roofs must be of poured-in-place reinforced concrete or metal, or any combination thereof, except that roofs on buildings over three stories may be of any material. Exterior and interior walls may be of any non-load-bearing material.~~

~~Class 3C~~

~~Buildings having a complete steel frame with floors and roofs of any material (such as wood joist on steel beams) and with walls of any non-load-bearing materials.~~

Class C1

Buildings with a complete steel frame carrying all loads with floors and roofs of any material and with walls of any non-loadbearing materials.

(4) Reinforced Concrete Buildings, Combined Reinforced Concrete And Structural Steel Buildings

Class 4A and 4B buildings must have all vertical loads carried by a structural system consisting of one or a combination of the following:

_____ **(a)** Poured-in-place reinforced concrete frame;

_____ **(b)** Poured-in-place reinforced concrete bearing walls;

_____ **(c)** Partial structural steel frame with **(a)** and/or **(b)**.

Floors and roofs must be of poured-in-place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over three stories.

Class 4A

Buildings with a structural system as defined above with poured-in-place reinforced concrete exterior walls or reinforced unit masonry exterior walls. Not qualifying are buildings having column-free areas greater than 2,500 sq. ft. (such as auditoriums, theaters, public halls, etc.).

Class 4B

Buildings having a structural system as defined above with exterior and interior non-load-bearing walls of any material.

Class 4C

Buildings having:

- _____ (a) Partial or complete load-carrying system of precast concrete; and/or
- _____ (b) Reinforced concrete lift-slab floors and/or roofs; and
- _____ (c) Otherwise qualifying for Class 4A and 4B.

Class 4D

Buildings having a reinforced concrete frame, or combined reinforced concrete and structural steel frame. Floors and roofs may be of any material (such as wood joist on reinforced concrete beams) while walls may be of any non-load-bearing materials.

(a) Class D1

Buildings having all vertical loads carried by a structural system consisting of one or a combination of the following:

- _____ (i) Poured-in-place reinforced concrete frame.
- _____ (ii) Poured-in-place reinforced concrete interior and/or exterior walls.
- _____ (iii) Partial structural steel frame with Paragraph **D.4.a.(4)(a)(i)** and/or **D.4.a.(4)(a)(ii)**.

Floors and roofs must be of poured-in-place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over three stories.

(b) Class D2

Buildings having a reinforced concrete frame or combined reinforced concrete and structural steel frame. Floors and roofs may be of any material, while exterior and interior walls may be of any non-loadbearing materials.

(c) Class D3

Buildings having:

- _____ (i) Partial or complete load-carrying system of precast concrete; and/or
- _____ (ii) Reinforced concrete lift-slab floors and/or roofs; and
- _____ (iii) Otherwise qualifying for Classes D1 and D2.

(5) Concrete Brick Or Block Buildings

Class 5A

One-story buildings having load-bearing exterior walls of:

- _____ (a) Poured-in-place reinforced concrete; and/or
- _____ (b) Precast reinforced concrete; and/or
- _____ (c) Reinforced brick masonry; and/or
- _____ (d) Reinforced hollow concrete block masonry.

Roofs and supported floors of wood or metal assemblies.

Class 5AA

Buildings of any height, with floors and/or roofs which may be of any material otherwise qualifying for Class 5A.

Class 5B

Buildings having load-bearing walls of unreinforced brick or other unreinforced solid unit masonry, excluding adobe. Floors and roofs may be of any material.

Class 5C

Buildings having load-bearing walls of hollow tile or other hollow unit masonry construction, adobe, and cavity wall construction. Also included are buildings not covered by any other class.

(a) Class E1

Buildings having load-bearing exterior walls of:

- (i) Reinforced brick masonry; and/or
- (ii) Reinforced hollow concrete block masonry.

(b) Class E2

Buildings having load-bearing walls of unreinforced brick, other unreinforced solid unit masonry, hollow tile or other hollow unit masonry construction and cavity wall construction. Floors and roofs may be of any material.

(c) Class E3

Buildings having load-bearing walls of adobe. Also included are buildings not covered by any other class.

b. Buildings In Course Of Construction

All buildings and special structures in during the course of construction must be placed in accordance with the appropriate completed building or structure cClass, and the rates multiplied. With an exception for Earthquake construction classes C1, D1 and E1, to which the following factor is not applicable, multiply the applicable Earthquake Coverage building or special structure rates by a factor of 0.495, except Classes 3A, 4A and 5A, are not applicable.

c. Class 7 – Special Structures

Table 73.D.4.c. provides a list of special structures not qualifying as buildings. If a particular special structure is not listed in Table 73.D.4.c. under Items 1. through 11., refer to Item 12. Special structures will receive the rate for the equivalent bBuilding cClassification.

All rates for property damage coverage are based on a basemandatory deductible percentage. Refer to Paragraph D.2.d. for information on higher percentage deductibles. Refer to Paragraph D.2.f. for information on flat-dollar deductibles. (Percentage deductibles are accommodated under Endorsement CP 10 40. Flat-dollar deductibles are accommodated under Endorsement CP 10 28.)

| Equivalent Building Class | BaseMandatory Deductible | Structure |
|---------------------------|--------------------------|---|
| 5CE3 | 405 % | 1. Bridges |
| 5CE3 | 405 | 2. Dams |
| 3BC1 | 5 | 3. Greenhouses or Cannabis Greenhouses with glass walls and roofs |
| 4DA1 | 5 | 4. Open-air swimming pools in excavations in the ground |
| | | 5. Radio and TV towers (steel) |
| 3BC1 | 5 | a. Not located on buildings |
| 3CC1 | 405 | b. Over 75 feet in height located on buildings |
| | | c. Not over 75 feet in height located on buildings; Note: Building Class & Building Deductible Applies |
| | | Bldg Ded & Rate Grade Applies |
| 3AC1 | 5 | 6. Reservoirs – See "Dams" |
| | | 7. Sewage Treatment Plants |
| | | 8. Silos – See "Tanks at Ground Level" |
| | | 9. Stacks |
| 3BC1 | 5 | a. Steel |
| 3CC1 | 405 | b. Reinforced concrete |
| 5CE3 | 405 | c. Brick |
| | | 10. Tanks |
| | | a. Tanks at ground level |
| | | (1) Steel and reinforced concrete tanks |
| | | (a) Height-to-diameter ratio less than 1 |
| | | (b) Height-to-diameter ratio less than 1 to 2.5 |
| | | (c) Height-to-diameter ratio over 2.5 |
| | | (2) Wood tanks |
| | | (a) Height-to-diameter ratio less than 1 |
| | | (b) Height-to-diameter ratio 1 and over |
| | | b. Tanks on elevated towers |
| | | (1) Steel tank and tower |
| 4DA1 | 5 | |
| 3BC1 | 5 | |
| 5BE2 | 405 | |
| 3BC1 | 5 | |
| 5BE2 | 405 | |
| 5BE2 | 405 | |

| | | |
|------|-----|--|
| 5BE2 | 405 | (2) Reinforced concrete tank and tower |
| 5CE3 | 405 | (3) Wood tank and tower |
| 5CE3 | 405 | (4) Mixed construction |
| 4DA1 | 5 | 11. Transmission lines, or tramway tower |
| 5CE3 | 405 | 12. Any structure not included above |

Table 73.D.4.c. Class 7 – Special Structures

d. Masonry Veneer Limitation

The masonry veneer limitation of Form Endorsement CP 10 40 (which excludes loss to exterior masonry veneer on wood frame walls but includes stucco on wood frame walls) may be deleted by entering the words "Including Masonry Veneer" in the Premises Description in the Declarations. Multiply the Class A1-C or 1D building rate by the appropriate factor from Table 73.D.4.d.

| Percentage Of Total Exterior Wall Areas Faced With Masonry Veneer | Factor |
|---|--------|
| 10% – 25% | 1.75 |
| 25% – 50% | 2.5 |
| Over 50% | 4.0 |

Table 73.D.4.d. Masonry Veneer Coverage Factors

Where less than 10% of the total outside wall area is faced with masonry veneer, the masonry veneer limitation (excluding stucco) is not applicable, nor does it apply to indirect loss coverage.

5. Personal Property Rate Grade

Obtain the Personal Property Rate Grade from Table 73.F. Personal Property Index – Earthquake Insurance. Use the following Personal Property Index to develop personal property costs:

a. Personal Property Grade 1

Exceptionally high susceptibility to damage by earthquake; for example:

- Manufacturing – Gas Manufacturers – Chemical
- Mercantile – Beverage Stores – Liquor and Wine

b. Personal Property Grade 2

High susceptibility to damage by earthquake; for example:

- Manufacturing – Aircraft or Aircraft Parts Manufacturers – Aircraft or Aircraft Parts
- Mercantile – Electronics Stores – Electronics

c. Personal Property Grade 3

Moderate susceptibility to damage by earthquake; for example:

- Manufacturing – Publishers – Books or Magazines
- Mercantile – Boat and Marine Supply Dealers – Boat and Marine

d. Personal Property Grade 4

Slight susceptibility to damage by earthquake; for example:

- Manufacturing – Cement or Plaster Manufacturers – Cement or Plaster
- Mercantile – Floor Covering Distributors – Carpets and Rugs

6. Coinsurance

a. Specific Insurance

Multiply the 80% coinsurance building or personal property rate by the following factors to convert the 80% rate to 90% or 100% coinsurance.

| Percent Of Coinsurance | Factor |
|------------------------|--------|
| 90% | .95 |
| 100% | .90 |

Table 73.D.6.a. Coinsurance Modification Factors – Earthquake

b. Blanket And Multiple Location Average Rated Coverages

Refer to Rules **34.**, **35.** and **36.** for coinsurance rating procedures.

E. Premium Determination

1. Rate Calculations

a. Property Damage Coverages

(1) Class Rated Risks

Select the appropriate building or personal property rate from the state rates based on the following applicable items:

- (a) Deductible;
- (b) Territory;
- (c) Building classification;
- (d) Personal property rate grade;
- (e) Rating penalties (if applicable).

(2) Specific Rated Risks

Refer to ISO.

(3) Hazards

Multiply the building and contents rates by a factor of 1.25 if a roof tank is on the building.

(2) Soft Story

Soft story refers to a particularly weak, flexible or otherwise vulnerable ground floor, most common in older, wood-frame, multi-story buildings. A soft story often features relatively large window and door openings and has fewer partitions (less bracing) than the overlying levels. Examples of structures with a soft story include an apartment building with storefronts on the ground floor or a house with the living space constructed over the garage. Excluded are buildings retrofitted or engineered to mitigate the seismic effects of soft story. Multiply building rate and personal property rate by the appropriate factor from Table 73.E.1.a.(2).

| | Building | Personal Property |
|--------------------------------|-----------------|--------------------------|
| Soft-story Modification Factor | 1.42 | 1.28 |

Table 73.E.1.a.(2) Soft-story Modification Factors

b. Time Element

Calculate the Earthquake rate for time element coverage using the base rate and time element factors as specified in Rules **50.** and **52.**, except for buildings nine stories or over, multiply the Earthquake time element rate by the appropriate factor in Table **73.E.1.b.**

| Number Of Stories | Rate Factor |
|--------------------------|--------------------|
| 1 – 8 | 1.0 |
| 9 – 20 | 1.51.0 |
| Over 20 | 2.01.0 |

Table 73.E.1.b. Story Modification Factors

Disregard the number of partial stories less than 15% of the ground floor area of the building. Also disregard basements. Where a story is more than 15 feet in height, consider each 15 feet (or greater fraction thereof) as equivalent to one story. In buildings with stories partially below grade level, such stories must be included in the story count for height where the story is accessible at grade level.

c. Leasehold Interest Coverage

Use the 80% coinsurance Earthquake building rate.

d. Rate Factors

Apply rate factors to the annual rates in the following order:

- (1) Coinsurance adjustment;

- (2) Factors or charges required by individual rules except as specified in Paragraph **E.1.d.(3)** or Paragraph **E.1.d.(4)**;
- (3) Municipal tax charges unless local requirements dictate otherwise; and
- (4) Term or annual premium payment plan factor.

Apply additive factors before applying multiplicative factors except as otherwise specified in individual coverage rules.

2. Premium Calculation

Multiply the resulting rate by the Limit of Insurance in hundreds to determine the premium.

F. Personal Property Index – Earthquake Insurance

| Personal Property Rate-Grade | Occupancy And/Or Personal Property |
|------------------------------|--|
| 2 | Aircraft and parts, excl. instruments |
| | Animal hospitals — see "Pet hospitals" |
| 1 | Antique stores |
| | Apartment houses — see "Household contents" |
| | Appliance sales, service and storage: |
| 3 | Excluding radio & TV stocks |
| 2 | Including radio & TV stocks |
| 1 | Aquariums |
| 1 | Art galleries |
| 1 | Art stores |
| | Automotive risks: |
| 3 | Assembly plants |
| 3 | Garages (public, tenant or mercantile) |
| 3 | Gasoline and super service stations |
| 4 | Laundry (washing & polishing shops) |
| 3 | Repair shops |
| | Sales and storage: |
| 3 | Accessories and parts |
| 3 | Automobiles, motorcycles, auto trailers |
| 4 | Tires |
| | Bakeries (with or without cannabis as ingredient): |
| 2 | Retail |
| 3 | Wholesale |
| 3 | Banks |
| 3 | Barber shops |
| | Barrels — see "Boxes" |
| 1 | Bars, cocktail lounges, night clubs and saloons |
| 3 | Furniture and fixtures |
| | Stock — see "Liquids" |
| 3 | Beauty shops |
| | Beverage and liquor stocks — see "Liquids" |
| 3 | Bicycle and motorcycle shops |
| 3 | Blueprint shops |
| 3 | Boats |
| 2 | Boilers |
| 3 | Bookbinding shops |
| 3 | Books |
| 3 | Bottle caps |

| | |
|---|---|
| | Bottles: |
| 2 | In shipping cartons |
| 4 | Open stock |
| 2 | Bottling plants |
| 3 | Furniture and fixtures |
| | Stock—see "Bottles" |
| | Bowling alleys: |
| 3 | Excl. beverage stocks, restaurants and bars |
| 2 | Incl. beverage stocks, restaurants and bars |
| 3 | Boxes, barrels & drums: mfg., sales and storage |
| 4 | Brush and broom stocks |
| 3 | Burial caskets |
| 2 | Butcher shops |
| 4 | Cable |
| | Cameras and photo equip.—see "Photography" |
| 3 | Can mfg. |
| | Cannabis: |
| 4 | Plants (soil or hydroponic) |
| 3 | Mfg. |
| | Sales and storage: |
| 2 | Retail, including furniture and fixtures |
| 3 | Wholesale |
| | Excl. liquids: |
| | In glass containers: |
| 2 | In shipping cartons |
| 1 | Open stock |
| 3 | In other than glass containers |
| | Liquids—see "Liquids" |
| | Candy mfg. |
| 2 | Finished stock |
| 3 | Machinery and equipment |
| 2 | Candy stores, retail |
| 3 | Canned goods in cases |
| 3 | Canneries |
| | Carpet—see "Floor covering" |
| 4 | Cement, portland, in bulk storage or bags |
| | Chemicals: |
| | Excl. liquids: |
| | In glass containers: |
| 2 | In shipping cartons |
| 1 | Open stock |
| 3 | In other than glass containers |
| | Liquids—see "Liquids" |
| | China—see "Pottery" |
| 3 | Churches |
| 2 | Cleaning and dyeing plants |
| 2 | Clocks |
| 3 | Clothing: mfg., sales and storage |
| 2 | Clubs, city or country |
| | Coffee: |

| | |
|---|--|
| 4 | Beans |
| 3 | Roasting and milling plants |
| | Other—see "Foodstuffs" |
| 2 | Cold storage plants: |
| 3 | Equipment |
| | Stocks—see "Foodstuffs" |
| 3 | Commissary equipment |
| 2 | Computers (electronic) |
| 4 | Conduit |
| | Controls—see "Instruments" |
| 4 | Copra |
| 4 | Cordage |
| 4 | Cork products |
| 2 | Cosmetic mfg. |
| | Cotton: |
| 3 | Gin or pickery |
| 4 | In bags or bales |
| | Creamery: |
| | Liquids—see "Liquids" |
| 3 | Machinery and equipment |
| 3 | Curtains, draperies, blinds, shades mfg. |
| | Dairy—see "Creamery" |
| 3 | Dance studios |
| 2 | Delicatessen stores |
| 3 | Dental product mfg. |
| 3 | Department stores |
| | Dishes—see "Pottery" |
| 2 | Doctor or dental office |
| 3 | Doll mfg. |
| | Drugs: |
| | Sales and storage: |
| 1 | Retail |
| 2 | Wholesale |
| | Drum mfg.—see "Boxes" |
| | Dry goods: |
| | In bolts—see "Textile: In bolts" |
| 3 | Retail |
| 4 | Wholesale |
| | Electric: |
| 4 | Motors, generators |
| | Radio and TV—see "Appliances" |
| 3 | Repair shops |
| | Sales and storage: |
| | Appliances—see "Appliances" |
| | Cable—see "Cable" |
| | Conduit—see "Conduit" |
| | Fixture stocks: |
| 3 | Crated |
| 2 | Mixed stocks, incl. open stocks |
| | Electric light and power plants, substations— to be specifically rated: |
| 2 | Electronic equipment |

| | |
|---|--|
| | Fabrics—see "Textile: In bolts" or "Dry goods" |
| | Fertilizer—see "Chemicals" |
| 3 | Firehouses |
| 3 | Firework stocks |
| | Floor covering: |
| 4 | Mfg.—carpets and rugs |
| | Sales and storage: |
| 2 | Asphalt tile |
| 4 | Carpet and rugs |
| 2 | Linoleum in rolls |
| 4 | Florist shops |
| | Foodstuffs, wholesale and retail: |
| 2 | Cold storage |
| | In glass containers: |
| 2 | In shipping cartons |
| 1 | Open stock |
| 3 | In other than glass containers (excl. cold storage) |
| | See also "Coffee", "Grocery stores" and "Butcher shops" |
| | Foundries: |
| 4 | Balance of contents |
| 3 | Patterns |
| 2 | Fountain lunch |
| | Fruit—see "Foodstuffs" |
| | Furniture: |
| 3 | Mfg. |
| 2 | Sales and storage |
| | Garages—see "Automotive risks" |
| 3 | Gas mfg. (as oxygen, hydrogen, etc.) |
| | Gasoline service stations—see "Automotive risks" |
| 4 | Giftshops |
| | Glass: |
| 3 | Flat, in original packing cases |
| 1 | Flat (window and plate), in open racks and bins |
| 2 | Plate, in individual compartment racks or wedged in open racks |
| | Glass showcase—see "Showcases" |
| | Glassware: |
| 2 | In shipping containers |
| 1 | Open stock |
| 4 | Grain |
| 2 | Grocery stores |
| | Hardware stores: |
| 2 | Retail |
| 3 | Wholesale |
| 3 | Hat mfg. |
| 4 | Hay |
| 4 | Hemp |

| | |
|---|--|
| | Hides—see "Leather" |
| 4 | Hops |
| 2 | Hospitals and clinics |
| 3 | Hotel supply houses |
| 3 | Hotels, motels, and trailer parks |
| 3 | Household contents |
| 3 | Ice cream: |
| | Mfg. machinery and equipment |
| | Stocks—see "Foodstuffs" |
| 3 | Ice skating rinks |
| 2 | Instruments, such as aircraft, electronic, marine |
| | Jewelry: |
| 3 | Mfg. |
| | Sales and storage: |
| 2 | Retail |
| 3 | Wholesale |
| | Laboratories: |
| 1 | Chemical |
| 2 | Dental and x-ray |
| 1 | Physical |
| 2 | Lamps (sales and storage) |
| 3 | Laundries |
| | Leather: |
| 4 | Mfg. |
| | Sales and storage: |
| 3 | Finished goods |
| 4 | Hides |
| 3 | Libraries |
| | Linoleum in rolls—see "Floor covering" |
| | Liquids: |
| 2 | In barrels or drums in tiers or racks |
| 3 | In barrels or drums stored one high |
| | In glass containers: |
| 2 | In shipping cartons |
| 1 | Open stock |
| 3 | In other than glass containers |
| | In tanks—see "Tank contents" |
| | Liquor stocks—see "Liquids" |
| 3 | Lithographing shops |
| 3 | Locksmith shops |
| 4 | Locomotive and parts |
| | Lumber mills and yards—see "Woodworking" |
| | Machinery: |
| 4 | Construction—heavy |
| 4 | Farm |
| | Other—see specific occupancy |
| 3 | Machine shops |
| 4 | Magazines |

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|---|---|
| | Mattress mfg: |
| 4 | Machinery and equipment |
| 4 | Stocks of mattresses |
| 3 | Mausoleums, columbariums and receiving vaults |
| | Meat packing plant: |
| 3 | Machinery and equipment |
| | Stocks — see "Foodstuffs" |
| | Meats — see "Foodstuffs" |
| | Medical centers — see "Hospitals and clinics" |
| 4 | Metalworkers (see "Machine shops" where applicable) |
| 3 | Mortuaries |
| | Metels — see "Hotels" |
| | Motion picture production plants: |
| 3 | Camera machine shops |
| 3 | Cutting rooms |
| 2 | Dressing room building |
| 3 | Film exchanges |
| 3 | Film laboratories |
| 3 | Film vault buildings |
| 2 | Grips |
| 2 | Make-up |
| 3 | Making or repairing of costumes building |
| 2 | Musical instrument stocks |
| 3 | Projection rooms |
| 2 | Property storage building |
| 2 | Scene docks |
| 2 | Scenery and art painting building |
| 2 | Sound recording equipment |
| 2 | Stages or studios |
| 3 | Storage of costumes building |
| 3 | Wardrobe buildings |
| 3 | Woodworking buildings |
| | Motorcycles — see "Bicycle and motorcycle shops" |
| 2 | Museums |
| 2 | Musical instruments |
| 3 | Newspaper plants |
| 4 | Newsprint in rolls |
| 2 | Novelty stores |
| 4 | Nut processing plants, incl. stocks |
| 4 | Objects of art |
| | Office: |
| 3 | Furniture and fixtures |
| | Machines: |
| 2 | Electronic computers |
| 3 | Other machines |
| | Oils — see "Liquids" and "Tank contents" |
| | Optical: |
| 3 | Mfg., sales and storage |
| | Furniture, fixtures, machinery and equipment |

| | |
|---|--|
| 1 | Open stock |
| 3 | Stock in shipping cartons |
| 3 | Paint mfg., wholesale and retail stores |
| | Paper: |
| | Box mfg.— see "Boxes, barrels & drums: mfg., sales and storage" |
| 3 | Stocks, wholesale, other than newsprint in rolls |
| 2 | Pawnbrokers shops |
| 2 | Pet hospitals |
| | Pharmaceutical stocks— see "Chemicals" or "Drugs" |
| | Phonograph: |
| 3 | Mfg. |
| | Records: |
| 2 | Retail |
| 3 | Wholesale |
| | Photography: |
| 2 | Laboratories, galleries and studios |
| 2 | Photographic equipment stocks |
| | Pianos and organs — see "Musical instruments" |
| 4 | Pipes and fittings |
| | Plumbers' supplies: |
| 4 | Excl. porcelain and enameled toilet fixtures |
| 2 | Porcelain and enameled toilet fixtures |
| 3 | Plumbing shops |
| 3 | Pool and billiard parlors, excl. liquor stocks |
| 4 | Porcelain |
| | Pottery: |
| 2 | Mfg., furniture, fixtures, machinery and equipment |
| | Sales and storage: |
| 1 | Open stock |
| 3 | Stock in shipping cartons |
| | Power plants — to be specifically rated |
| | Printing plants: |
| 3 | Machinery and equipment |
| 3 | Paper, incl. finished stock |
| 4 | Type stored on galleys in racks |
| | Produce — see "Foodstuff" |
| | Radio — see "Television and radio" |
| | Record shops — see "Phonograph" |
| 3 | Refrigerating machinery |
| | Refrigerators — see "Appliance sales, service and storage" |
| 2 | Restaurants |
| 4 | Roofing materials |
| 4 | Rope |
| 4 | Rubber mfg. other than tires |
| | Rugs — see "Floor covering" |

| | |
|---|--|
| 4 | Safe deposit boxes, contents of, in bank vaults |
| 2 | Scales, wholesale stocks |
| 3 | Schools |
| 2 | Seed warehouses |
| 1 | Showcases |
| | Slaughterhouses—see "Meat packing plant" and "Foodstuffs" |
| | Soap and detergents—see "Chemicals" |
| | Sporting goods: |
| 3 | Mfg. |
| 2 | Retail |
| 3 | Wholesale |
| | Sprinkler equipment: |
| 3 | With approved earthquake bracing |
| 2 | With unapproved earthquake bracing |
| 3 | Stationery stores |
| 1 | Statuary |
| | Steam generating—see "Power plants" |
| | Store furniture and fixtures when specifically insured |
| 3 | Excl. glass showcases |
| 2 | Incl. glass showcases |
| | Stoves—see "Appliance sales, service and storage" |
| 4 | Structural steel |
| 2 | Surgical supplies |
| | Tank contents: |
| 3 | Approved anchored tanks and/or approved flexible pipe connection |
| 1 | Unanchored tanks with fixed pipe connections |
| 2 | Unanchored tanks with no pipe connections |
| 3 | Taxidermist shops |
| 2 | Telephone and telegraph exchanges |
| | Television and radio: |
| 2 | Receiving sets |
| 3 | Studios |
| 2 | Transmitting stations |
| | Textile: |
| 3 | Mfg. |
| | Stocks: |
| 4 | In bolts |
| | Other stock—see "Dry goods" |
| 3 | Theaters |
| 4 | Tire mfg., rebuilding, retreading and vulcanizing shops |
| | Tobacco: |
| 3 | Mfg. |
| 2 | Sales and storage: |
| 2 | Retail, including furniture and fixtures |
| 3 | Wholesale |
| 2 | Toy shops |

| | |
|---|---|
| | Type stored on galleys in racks — see "Printing plants" |
| | Typewriters — see "Office Machines" |
| 3 | Upholstery shops |
| | Vacuum tubes — see "Television and radio" |
| 3 | Vending machines |
| | Washing machines — see "Appliance sales, service and storage" |
| 3 | Wearing apparel (when not listed under "Clothing") |
| 3 | Welding supplies |
| 4 | Wire |
| | Woodworking: |
| 4 | Sawmills, planing mills, plywood mills, shingle mills, mill yards |
| 3 | Others |
| 4 | Wool fiber in bags or bales |

Table 73.F. Personal Property Index – Earthquake Insurance

GF. Territory Assignment

1. A new ZIP eCode may be created by the United States Postal Service (USPS), which may not yet be listed in this manual. If this is the case, to determine the rating territory for a risk located in a new ZIP eCode, use the ZIP eCode that formerly applied to the risk before the ZIP eCode boundaries were changed.
2. Future USPS ZIP eCode changes will be reflected in ISO's territory assignments in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. This manual will be updated on a regular basis to reflect future ZIP eCode changes.

HG. Building Code Enforcement

Refer to the Additional Rule titled Building Code Effectiveness Grading, in the state exceptions, for information which may affect Earthquake rating.

75. EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUB-LIMIT FORM)

A. Description Of Coverage

This insurance provides coverage for loss by earthquake and volcanic eruption, explosion or effusion at a limit of insurance lower than the limit for other causes of loss, subject to an annual aggregate.

B. Forms

1. Use Earthquake And Volcanic Eruption Coverage (Sub-limit Form With Percentage Deductible) Endorsement **CP 10 45** or Earthquake And Volcanic Eruption Coverage (Sub-limit Form With Flat-dollar Deductible) Endorsement **CP 10 29**.
2. Use Earthquake – Volcanic Eruption Coverage Schedule (Sub-limit Form) **CP DS 06** with the aforementioned endorsements.
3. When coverage is written with a percentage deductible (Endorsement **CP 10 45**), use a Statement of Values except for Builders Risk non-reporting coverage. The amount of the percentage deductible is determined as a percentage of the stated value of property.

C. Rules

1. Coinsurance

The Coinsurance Condition does not apply to the coverage provided under Endorsement **CP 10 45** or **CP 10 29**.

2. Specific And Blanket Insurance

- a. For policies containing more than one item of covered property, Earthquake – Volcanic Eruption Coverage may apply to any or all items. Designate in the Schedule (**CP DS 06**) or in the Declarations the items to which Endorsement **CP 10 45** or **CP 10 29** applies.
- b. Insurance under Endorsement **CP 10 45** or **CP 10 29** may be written on a specific or blanket basis. Enter the selected limit(s) of insurance in the Schedule (**CP DS 06**) or in the Declarations.
- c. A single blanket limit may be written for all property, locations and coverages (e.g., property damage and time element) under a policy. Or, different blanket limits may be written for different groups of items, locations and coverages. For rating instruction on combining property damage coverage with time element coverage, refer to Paragraph **C.6.d**.
- d. When Earthquake – Volcanic Eruption Coverage is written under a blanket limit(s), with other perils subject to specific limits, the specific limit is the maximum amount recoverable for an earthquake or volcanic eruption loss to the affected property or coverage.

3. Limits Of Insurance

- a. The limit of insurance under Endorsements **CP 10 45** and **CP 10 29** is an annual aggregate limit, which applies to the total of all loss or damage that is caused by earthquake or volcanic eruption in a 12-month period (starting with the beginning of the present annual policy period), even if there is more than one earthquake or volcanic eruption during that period of time. If the first earthquake or volcanic eruption does not exhaust the limit of insurance, then the balance of that limit is available for a subsequent earthquake or volcanic eruption.
- b. Endorsements **CP 10 45** and **CP 10 29** include an Increased Annual Aggregate Limit Option. Under this option, the annual aggregate is two times the limit of insurance; but the limit of insurance remains the maximum amount recoverable for a single earthquake or volcanic eruption. Indicate in the Schedule (**CP DS 06**) or in the Declarations whether the Increased Annual Aggregate Limit Option applies.
- c. The limit of insurance stated for Earthquake – Volcanic Eruption is the maximum amount recoverable for loss or damage by earthquake or volcanic eruption. The Earthquake – Volcanic Eruption limit of insurance is **not** in addition to the limit of insurance that applies to other Covered Causes of Loss. For example, the maximum amount recoverable for the total of all loss or damage caused by an earthquake and fire resulting from the earthquake is the limit of insurance applicable to fire.
- d. Amounts payable under Additional Coverages and Coverage Extensions do not increase the Earthquake – Volcanic Eruption limit of insurance.

4. Deductibles

- a. Under Endorsement **CP 10 45**, property damage coverage is subject to a percentage deductible which applies to the value of property that sustains damage by earthquake or volcanic eruption. The value to be used in determining the deductible amount is the value stated in the Statement of Values, or in the Report of Values for reporting form policies. For Builders Risk non-reporting policies, the relevant value is the actual cash value of the damaged property as of the time of loss.
- b. For deductible percentages, refer to the tables under Paragraph **C.6.a.(5)** in the state exceptions. Enter the applicable deductible percentage(s) in the Schedule (**CP DS 06**) or in the Declarations.

- c. Under Endorsement **CP 10 29**, property damage coverage is subject to a flat-dollar deductible. Enter the applicable flat-dollar deductible(s) in the Schedule (**CP DS 06**) or in the Declarations. In each occurrence of loss, the deductible applies separately to each location. If a deductible is shown for a particular building, then that building is considered to be a separate location with respect to application of the deductible.

Flat-dollar deductibles range from \$500 to \$1,000,000. Refer to the tables for Rule **75**, in the section of this manual titled Earthquake Flat Deductible Rating. The tables provide for selection of a single factor that adjusts for both the deductible and insurance-to-value (sub-limit) level. Select the table based on the deductible tier and amount of the deductible. Within that table, select the factor shown at the intersection of the applicable building class, "total property value" and "insurance-to-value level" (sub-limit), subject to the following:

- (1) The "total property value" is the sum of the 100% values of the building and business personal property in that building and property in the open, if such coverages apply. (Exception: If the deductible is written to apply once per occurrence at a multi-building location, then the "total property value" look-up for **each** building at that location is the **combined** total property value of all buildings at the location, including business personal property in those buildings and property in the open if such coverages apply.
- (2) To determine the "insurance-to-value level" (sub-limit), divide the actual limit of insurance by the 100% value of the insured property. For example, if a building has a value of \$1 million and is being insured for \$600,000, then the insurance-to-value level (sub-limit) is 60% ($\$600,000 \div \$1,000,000 = .60$).

5. Options

- a. Refer to Paragraph **C.3.b.** of this ~~Rule 75~~ for the Increased Annual Aggregate Limit Option.
- b. Endorsement **CP 10 45** may be used to limit coverage to "Earthquake – Sprinkler Leakage Only". This option is made applicable by appropriate entry in Endorsement Schedule CP DS 06 or in the Declarations. Refer to Rule **74.F.**
- c. The masonry veneer limitation in Endorsement **CP 10 45** (which excludes loss to exterior masonry veneer but includes stucco on wood frame walls) may be deleted. Indicate in Endorsement Schedule CP DS 06 or in the Declarations that the "Including Masonry Veneer" Option applies.

6. Rating

a. Rate Determination – Sub-limit Form

- (1) Refer to Rule **73.D.14.** to obtain Earthquake Building Classification and Rule 73.D.5. to obtain Personal Property Rate Grade.
- (2) Refer to the territory section for ZIP eCode-based definitions to determine the territory applicable to the location of the property being insured.
- (3) Determine the deductible tier, which is specified for each territory in Rule **73.** in the state rates.
- (4) Select an ~~Earthquake loss cost(s) for (building and/or, personal property contents)~~ from Rule **73.** in the state rates based on building classification, personal property rate grade if applicable, and territory.
- (5) If coverage is written under Endorsement **CP 10 45**, refer to Table **75.C.6.a.(5)** in the state exceptions for sub-limit factors. The applicable table is determined by deductible tier. The appropriate factor is determined based on building classification, sub-limit percentage and deductible percentage.

For sub-limit percentages not shown in Table **75.C.6.a.(5)**, interpolate using the factors for the nearest sub-limit percentages above and below the selected sub-limit percentage. Refer to the following example. Do not round until the final step of the interpolation procedure. The sub-limit factors shown in this example are for illustrative purposes only and are not necessarily the factors shown in the sub-limit factor tables of this manual.

- (a) If the selected sub-limit percentage is 32%, the nearest sub-limit percentages for which factors are shown are percentages of 30% and 35%.
- (b) Assume that for 30%, the sub-limit factor for deductible tier 2 at 5% deductible is 1.93 and for 35% the sub-limit factor for deductible tier 2 at 5% deductible is 1.77.
- (c) Calculate the difference between the two factors.
 $1.93 - 1.77 = 0.16$
- (d) Calculate the difference between the selected sub-limit percentage (32%) and the lower percentage (30%), as decimals.
 $0.32 - 0.30 = 0.02$
- (e) Calculate the difference between the higher and lower sub-limit percentages, as decimals.
 $0.35 - 0.30 = 0.05$
- (f) Multiply the result of Paragraph **C.6.a.(5)(c)** by the result of Paragraph **C.6.a.(5)(d)** and divide by the result of Paragraph **C.6.a.(5)(e).**

$$0.16 \times 0.02 \div 0.05 = 0.064$$

- (g) Subtract the result of Paragraph **C.6.a.(5)(f)** from the factor for the lower sub-limit percentage. Round the factor to three decimal places. The result is the sub-limit factor for a sub-limit percentage of 32%.

$$1.93 - 0.064 = 1.866 \text{ (rounded to 1.866)}$$

- (6) If coverage is written under Endorsement **CP 10 29**, refer to the tables for Rule **75**. in the section of this manual titled Earthquake Flat Deductible Rating. The applicable table is determined by deductible tier and the amount of the flat-dollar deductible. The appropriate factor is determined based on building class, insurance-to-value level (sub-limit), and total property value.

For sub-limit percentages not shown on the tables for Rule **75**., interpolate using the procedure in Paragraph **75.C.6.a.(5)**.

b. Rate Determination – Sub-limit Form – Property Damage Coverage

- (1) ~~Select the Earthquake building and/or personal property Earthquake Coverage loss cost. To obtain the building and personal property rates for Earthquake And Volcanic Eruption Sub-limit Coverage, multiply the Earthquake rate (building, personal property contents) by the appropriate deductible/sub-limit factor in accordance with the information in Paragraphs **C.6.a.(5)** and **C.6.a.(6)**. The sub-limit percentage is the insurance-to-value ratio underlying the limit of insurance on the property.~~
- (2) If the building is over three stories in height, multiply the result of Paragraph **C.6.b.(1)** (building and/or personal property rates) by the appropriate factor from Table **73.D.8**. in the state exceptions. The appropriate factor is determined based on building classification and deductible tier territory group.
- (3) If the building is sprinklered (meaning, there is an operable sprinkler system in any part of the building), multiply the result of Paragraph **C.6.b.(1)** or Paragraph **C.6.b.(2)** ~~as applicable,~~ by a factor of 1.06.
- (4) If the Masonry Veneer Limitation of Endorsement **CP 10 45** or **CP 10 29** is deleted, multiply the **building** rate resulting from Paragraph **C.6.b.(1)**, or Paragraph **C.6.b.(2)** or **C.6.b.(3)** ~~as applicable,~~ by the appropriate factor from Table **73.D.4.d**.
- (5) If the building has a soft story, multiply the result from Paragraph **C.6.b.(1)**, or Paragraph **C.6.b.(2)**, **C.6.b.(3)** or **C.6.b.(4)** ~~as applicable,~~ by the appropriate factor from Table **73.E.1.a.(2)**.
- (6) ~~To obtain the building and personal property rates for Earthquake And Volcanic Eruption Sub-limit Coverage, multiply the result from Paragraph **C.6.b.(1)**, or Paragraphs **C.6.b.(2)**, **C.6.b.(3)**, **C.6.b.(4)** or **C.6.b.(5)** as applicable, by the appropriate deductible/sub-limit factor in accordance with the information in Paragraphs **C.6.a.(5)** and **C.6.a.(6)**. The sub-limit percentage is the insurance-to-value ratio underlying the limit of insurance on the property.~~
- (5) If there is a roof tank on the building, multiply the result of Paragraph (1), (2), (3) or (4) by a factor of 1.25.

c. Rate Determination – Sub-limit Form – Time Element Coverage

- (1) Select the Earthquake **building** loss cost.
- (2) Multiply the Earthquake building rate by the appropriate time element factor as specified in Rules **50**. and **52**. Under Rule **50**., select the time element factor for the coinsurance level that corresponds to the ratio of the Earthquake sub-limit to the estimated amount of annual business income. If this ratio is less than 50%, select the time element factor for no coinsurance.
- (3) To obtain the time element rate for Earthquake And Volcanic Eruption Sub-limit Coverage, multiply the result of Paragraph **C.6.c.(2)** by .999. The .999 factor accounts for the reduction in protection inherent in the use of an annual aggregate limit.

d. Rate Determination – Sub-limit Form – Blanket Coverage For Property Damage And Time Element

- (1) Determine the 100% values for both property damage and time element coverages. To obtain the 100% values for property damage coverage, use Statement Of Values Endorsement **CP 16 15**. For time element coverage, other than Extra Expense Only, use the annual net income as the 100% value. For Extra Expense Only Coverage, use the Extra Expense limit of insurance for other perils as the 100% value.
- (2) Sum the 100% values for both property damage and time element coverages.
- (3) Divide the blanket sub-limit by the result of Paragraph **C.6.d.(2)** to determine the sub-limit percentage.
- (4) For each item written under the blanket sub-limit, use the result from Paragraph **C.6.d.(3)**, the sub-limit percentage, to determine the sub-limit factor for that item. For property damage coverages, select the appropriate deductible/sub-limit factor in accordance with the information in Paragraphs **C.6.a.(5)** and **C.6.a.(6)**. For time element coverages, select a factor from multistate Table **50.E.3.b.#1** or Table **50.E.3.b.#2**. Apply a factor of 1.0 when coverage is for Extra Expense Only.

- (5) For each property damage item written under the blanket sub-limit, use the result from Paragraph C.6.b.(1) to Paragraph C.6.b.(5), as applicable, select an earthquake loss cost from Rule 73. in the state rates based on building classification and territory. (For time element items, use the result from Paragraph C.6.c.(2).select the earthquake **building** loss cost.)
- (6) For each item written under the blanket sub-limit, calculate the earthquake sub-limit rate by multiplying the earthquake sub-limit factor by the earthquake rate.
- (7) For each item written under the blanket sub-limit, multiply the 100% value determined in Paragraph C.6.d.(1) by the earthquake sub-limit rate determined in Paragraph C.6.d.(6). Total the results of these calculations.
- (8) Divide the total determined in Paragraph C.6.d.(7) by the result of Paragraph C.6.d.(2) to determine the earthquake sub-limit blanket average rate.
- (9) Multiply the result of Paragraph C.6.d.(8) by the blanket sub-limit (in hundreds) to develop the blanket sub-limit premium.

For an example, see the Rating Examples Appendix.

e. Rating Of Increased Annual Aggregate Limit Option

Refer to rating procedures implemented by the company in compliance with regulatory requirements.

A1. BUILDING CODE EFFECTIVENESS GRADING

A. General Information

1. The Building Code Effectiveness Grading Schedule develops grades of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the Windstorm or Hail or Earthquake causes of loss may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to ~~one-~~ and ~~two-~~family dwellings; the other grade will apply to all other buildings. The Community Mitigation Classification Manual will indicate the application of each grade. This separation applies even if the residential property is written under a Commercial Property policy. The rate modification factors in Paragraph ~~E.~~ of this Additional Rule apply to the numerical grade shown, regardless of whether the property is graded as residential or commercial.
3. The Building Code Effectiveness Grades for a community, and their effective date, are provided in the Community Mitigation Classification Manual published by Insurance Services Office, Inc.

B. Community Grading

1. The Building Code Effectiveness Grading applies to any building that has an original certificate of occupancy dated in the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.
2. If a community is regraded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.
4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
5. The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake, or to both. Specific information is provided in the Community Mitigation Classification Manual. If the grade in the Mmanual does not apply to one of the causes of loss, the factor should not be applied for that cause of loss.

C. Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is less than 1, exception rating procedures may apply.

1. Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm and/or hail hazard. This classification is effective only from the date of the certification.
2. Any building may be classified as Grade 1 for Earthquake upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the earthquake hazard. This classification is effective only from the date of the certification.

D. Ungraded Risks

Buildings which do not meet the criteria described in Paragraphs ~~B.~~ and ~~C.~~ for Ggrade assignment are rated and coded as ungraded risks. Do not classify as Grade 10.

E. Rate Modification

1. Community Grading

For buildings which are eligible under Paragraph ~~B.~~ of this Additional Rule, and for personal property inside such buildings, modify the Basic Group II and/or Earthquake rates by the applicable factor from the following tables. Do not apply a factor if the policy excludes Windstorm or Hail coverage or if Earthquake coverage has not been added.

a. Basic Group II Factors

| Grade/(Code) | Entire State |
|--------------|--------------|
| 1 (01) | 0.96 |
| 2 (02) | 0.96 |
| 3 (03) | 0.96 |
| 4 (04) | 0.98 |
| 5 (05) | 0.98 |
| 6 (06) | 0.98 |
| 7 (07) | 0.98 |

| | | |
|----------|------|-------------|
| 8 | (08) | <u>0.99</u> |
| 9 | (09) | <u>0.99</u> |
| 10 | (10) | 1.00 |
| Ungraded | (99) | 1.00 |

Table A1.E.1.a. Basic Group II Factors

b. Earthquake Factors

| Grade/(Code) | | Entire State |
|--------------|------|----------------|
| 1 | (01) | <u>0.96-90</u> |
| 2 | (02) | <u>0.96-90</u> |
| 3 | (03) | <u>0.96-90</u> |
| 4 | (04) | <u>1.00-94</u> |
| 5 | (05) | <u>1.00-94</u> |
| 6 | (06) | <u>1.00-94</u> |
| 7 | (07) | <u>1.00-94</u> |
| 8 | (08) | <u>1.04-98</u> |
| 9 | (09) | <u>1.04-98</u> |
| 10 | (10) | <u>1.06-00</u> |
| Ungraded | (99) | <u>1.06-00</u> |

Table A1.E.1.b. Earthquake Factors

2. Individual Grading

For any building classified as Grade 1 based upon certification as set forth in Paragraph C. of the Additional Rule, use the appropriate factor listed under Paragraph E.1. Code as follows:

| Community Grade | Code |
|-----------------|------|
| 1 | 11 |
| 2 | 12 |
| 3 | 13 |
| 4 | 14 |
| 5 | 15 |
| 6 | 16 |
| 7 | 17 |
| 8 | 18 |
| 9 | 19 |
| 10 | 20 |
| Ungraded | 99 |

Table A1.E.2. Individual Grading

73. CAUSES OF LOSS – EARTHQUAKE FORM

Paragraph **D.2.d.** is replaced by the following:

D. Rating Procedure

2. Deductibles

d. Earthquake Deductible Options

Deductibles for building and ~~contents~~ personal property may be increased to a maximum of 40%, subject to application of credits. Multiply the rates at the base deductible by the appropriate factor as shown in Table **73.D.2.d.** Refer to the state rates for applicable Deductible Tier.

| Deductible Tier | Building Classes | Percentage Deductible | | | | | | |
|-----------------|----------------------------|-----------------------|------|------|------|------|------|------|
| | | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| 1 | 1C, 1D | 0.95 | 0.91 | 0.87 | 0.84 | 0.81 | 0.78 | 0.75 |
| 1 | 2A, 2B, 3A, 3B, 4A | 0.93 | 0.88 | 0.84 | 0.80 | 0.76 | 0.73 | 0.70 |
| 1 | 3C, 4C, 4D, 5B, 5C, 5AA | – | 0.97 | 0.94 | 0.91 | 0.89 | 0.86 | 0.84 |
| 1 | 4B, 5A | 0.95 | 0.91 | 0.88 | 0.85 | 0.82 | 0.79 | 0.76 |
| 2 | 1C, 1D | 0.89 | 0.82 | 0.77 | 0.72 | 0.68 | 0.65 | 0.62 |
| 2 | 2A, 2B, 3A, 3B, 4A | 0.83 | 0.73 | 0.65 | 0.59 | 0.54 | 0.50 | 0.47 |
| 2 | 3C, 4C, 4D, 5B, 5C, 5AA | – | 0.91 | 0.84 | 0.79 | 0.74 | 0.70 | 0.66 |
| 2 | 4B, 5A | 0.87 | 0.79 | 0.72 | 0.67 | 0.63 | 0.59 | 0.56 |
| 3 | 1C, 1D | 0.86 | 0.77 | 0.70 | 0.65 | 0.60 | 0.57 | 0.53 |
| 3 | 2A, 2B, 3A, 3B, 4A | 0.77 | 0.64 | 0.55 | 0.48 | 0.43 | 0.39 | 0.36 |
| 3 | 3C, 4C, 4D, 5B, 5C, 5AA | – | 0.87 | 0.78 | 0.71 | 0.65 | 0.60 | 0.56 |
| 3 | 4B, 5A | 0.82 | 0.71 | 0.63 | 0.57 | 0.52 | 0.47 | 0.44 |

| Deductible Tier | Building Classes | Percentage Deductible | | | | | | |
|-----------------|-------------------|-----------------------|------|------|------|------|------|------|
| | | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| 1 | A1 | 0.68 | 0.47 | 0.36 | 0.29 | 0.23 | 0.19 | 0.16 |
| 1 | B1 and C1 | 0.69 | 0.49 | 0.37 | 0.29 | 0.23 | 0.19 | 0.15 |
| 1 | D1, D2, D3 and E1 | 0.70 | 0.51 | 0.39 | 0.31 | 0.25 | 0.21 | 0.17 |
| 1 | E2 and E3 | 0.74 | 0.57 | 0.45 | 0.38 | 0.31 | 0.26 | 0.22 |
| 2 | A1 | 0.75 | 0.59 | 0.49 | 0.43 | 0.40 | 0.37 | 0.33 |
| 2 | B1 and C1 | 0.77 | 0.61 | 0.50 | 0.43 | 0.39 | 0.34 | 0.30 |
| 2 | D1, D2, D3 and E1 | 0.78 | 0.62 | 0.52 | 0.45 | 0.41 | 0.38 | 0.34 |
| 2 | E2 and E3 | 0.79 | 0.64 | 0.55 | 0.48 | 0.45 | 0.42 | 0.38 |
| 3 | A1 | 0.81 | 0.67 | 0.58 | 0.51 | 0.47 | 0.45 | 0.41 |
| 3 | B1 and C1 | 0.82 | 0.69 | 0.60 | 0.53 | 0.48 | 0.45 | 0.40 |
| 3 | D1, D2, D3 and E1 | 0.84 | 0.72 | 0.64 | 0.57 | 0.52 | 0.48 | 0.45 |
| 3 | E2 and E3 | 0.87 | 0.78 | 0.72 | 0.66 | 0.62 | 0.58 | 0.55 |

Table 73.D.2.d. Earthquake Deductible Options

The following is added to Paragraph **D.2.:**

e. Minimum Deductible – Steel Frame Of Building In Course Of Construction

Policies covering exclusively on the steel frame of a building, while in the course of construction, may have a minimum deductible of 2%. There is no rate modification factor for the 2% deductible.

Paragraph **D.3.** is replaced by the following:

3. Territory

Refer to Table **73.D.3.** to determine the territory applicable to the location of the property being insured.

| <u>ZIP Code</u> | <u>Territory</u> |
|-----------------|------------------|
| Entire State | <u>1</u> |

Table 73.D.3. Earthquake Territory

The following is added to Paragraph D.:

7. Sprinklered Risk

The building and ~~contents-personal property~~ loss costs shown in the state rates apply to a non-sprinklered risk. For a sprinklered risk (meaning, a building with an operable sprinkler system in any part of the building), multiply the Earthquake building and ~~contents-personal property~~ rates by a factor of 1.06.

8. Building Height

The building and ~~contents-personal property~~ loss costs shown in the state rates apply to low-rise buildings, meaning buildings of ~~1-3~~one to three stories. For medium-rise and high-rise buildings, multiply the Earthquake building and ~~contents-personal property~~ rates by a factor from Table 73.D.8., ~~Building Height Modification Factors~~. The appropriate factor is determined based on building classification and ~~deductible tier~~height territory group. The ~~deductible tier~~height territory group is specified for each territory in the state rates.

Building Height Modification Factors

| Building Class | 4-7 Stories | | | 8 Or More Stories | | |
|-----------------------|--------------------|---------------|---------------|--------------------------|---------------|---------------|
| | Tier 1 | Tier 2 | Tier 3 | Tier 1 | Tier 2 | Tier 3 |
| 1C | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1D | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2A | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2B | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 3A | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 3B | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 3C | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 4A | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 4B | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 4C | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 4D | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 5A | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 5AA | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 5B | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 5C | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

| Building Class | 4 – 7 Stories | | | | 8 Or More Stories | | | |
|-----------------------|----------------------|----------------|----------------|----------------|--------------------------|----------------|----------------|----------------|
| | Group 1 | Group 2 | Group 3 | Group 4 | Group 1 | Group 2 | Group 3 | Group 4 |
| A1 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| B1 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| C1 | 0.80 | 0.89 | 1.00 | 1.03 | 0.71 | 0.84 | 1.00 | 1.00 |
| D1 | 0.73 | 0.80 | 1.00 | 0.91 | 0.68 | 0.79 | 1.00 | 1.00 |
| D2 | 0.73 | 0.80 | 1.00 | 0.91 | 0.68 | 0.79 | 1.00 | 1.00 |
| D3 | 0.78 | 0.88 | 1.00 | 1.13 | 0.71 | 0.84 | 1.00 | 1.27 |
| E1 | 0.80 | 0.93 | 1.00 | 1.11 | 0.73 | 0.87 | 1.00 | 1.40 |
| E2 | 0.83 | 0.98 | 1.03 | 1.24 | 0.83 | 0.98 | 1.03 | 1.24 |
| E3 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

Table 73.D.8. Building Height Modification Factors

Paragraph E.1.b. is replaced by the following:

E. Premium Determination

1. Rate Calculations

b. Time Element

Calculate the Earthquake rate for time element coverage using the base rate and time element factors as specified in Rules **50.** and **52.**

75. EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUB-LIMIT FORM)

Paragraph **C.6.a.** is replaced by the following:

C. Rules

6. Rating

a. Rate Determination – Sub-limit Form

- (1) Refer to Rule **73.D.1.4.** to obtain Earthquake Building Classification and Rule **73.D.5.** to obtain Personal Property Rate Grade.
- (2) Refer to the Territory Section for ZIP-code-based territory definitions to determine the territory applicable to the location of the property being insured. Refer to Table **73.D.3.** in these state exceptions to determine the territory applicable to the location of the property being insured.
- (3) Determine the deductible tier, which is specified for each territory in Rule **73.** in the state rates.
- (4) Select an Earthquake loss cost(s) for (building, and/or contents personal property) from Rule **73.**, in the state rates, based on building classification, personal property rate grade, if applicable, and territory.
- (5) Refer to Table **75.C.6.a.(5)** for sub-limit factors. The applicable table is determined by deductible tier. The appropriate factor is determined based on building classification, sub-limit percentage and deductible percentage.

For sub-limit percentages not shown in Table **75.C.6.a.(5)**, interpolate using the factors for the nearest sub-limit percentages above and below the selected sub-limit percentage. Refer to the following example. Do not round until the final step of the interpolation procedure. The sub-limit factors shown in this example are for illustrative purposes only and are not necessarily the factors shown in the sub-limit factor tables of this manual.

- (a) If the selected sub-limit percentage is 32%, the nearest sub-limit percentages for which factors are shown are percentages of 30% and 35%.
- (b) Assume that for 30%, the sub-limit factor for deductible tier 2 at 5% deductible is 1.93 and for 35% the sub-limit factor for deductible tier 2 at 5% deductible is 1.77.
- (c) Calculate the difference between the two factors.
 $1.93 - 1.77 = 0.16$
- (d) Calculate the difference between the selected sub-limit percentage (32%) and the lower percentage (30%), as decimals.
 $0.32 - 0.30 = 0.02$
- (e) Calculate the difference between the higher and lower sub-limit percentages, as decimals.
 $0.35 - 0.30 = 0.05$
- (f) Multiply the result of Paragraph **C.6.a.(5)(c)** by the result of Paragraph **C.6.a.(5)(d)** and divide by the result of Paragraph **C.6.a.(5)(e)**.
 $0.16 \times 0.02 \div 0.05 = 0.064$
- (g) Subtract the result of Paragraph **C.6.a.(5)(f)** from the factor for the lower sub-limit percentage. Round the factor to three decimal places. The result is the sub-limit factor for a sub-limit percentage of 32%.
 $1.93 - 0.064 = 1.866$ (rounded to 1.866)

- (6) If coverage is written under Endorsement **CP 10 29**, refer to the tables for Rule **75.** in the section of this manual titled Earthquake Flat Deductible Rating. The applicable table is determined by deductible tier and the amount of the flat-dollar deductible. The appropriate factor is determined based on building class, insurance-to-value level (sub-limit) and total property value.

For sub-limit percentages not shown on the tables for Rule **75.**, interpolate using the procedure in Paragraph **75.C.6.a.(5)**.

Sub-limit Factors – Deductible Tier 1

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| 1C and 1D | 1% | 3.38 | 2.84 | 2.41 | 2.20 | 2.05 | 1.95 | 1.90 | 1.86 |
| | 2% | 2.96 | 2.49 | 2.12 | 1.94 | 1.81 | 1.72 | 1.67 | 1.64 |
| | 3% | 2.54 | 2.14 | 1.84 | 1.68 | 1.56 | 1.49 | 1.45 | 1.42 |
| | 4% | 2.13 | 1.79 | 1.55 | 1.42 | 1.32 | 1.26 | 1.22 | 1.20 |

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|-------------|-----|------|------|------|------|------|------|------|------|
| | 5% | 1.71 | 1.44 | 1.27 | 1.16 | 1.08 | 1.03 | 1.00 | 0.98 |
| | 10% | 1.58 | 1.36 | 1.22 | 1.12 | 1.06 | 1.02 | 0.99 | 0.98 |
| | 15% | 1.48 | 1.29 | 1.17 | 1.09 | 1.04 | 1.01 | 0.99 | 0.98 |
| | 20% | 1.40 | 1.24 | 1.14 | 1.07 | 1.03 | 1.00 | 0.99 | 0.98 |
| | 25% | 1.34 | 1.20 | 1.11 | 1.05 | 1.02 | 1.01 | 1.00 | 0.99 |
| | 30% | 1.28 | 1.17 | 1.09 | 1.04 | 1.02 | 1.01 | 1.00 | 0.98 |
| | 35% | 1.24 | 1.14 | 1.08 | 1.04 | 1.02 | 1.00 | 0.98 | 0.97 |
| | 40% | 1.21 | 1.12 | 1.07 | 1.04 | 1.01 | 0.99 | 0.97 | 0.95 |
| | 45% | 1.19 | 1.11 | 1.06 | 1.03 | 1.00 | 0.98 | 0.96 | 0.93 |
| | 50% | 1.17 | 1.10 | 1.05 | 1.02 | 0.99 | 0.96 | 0.94 | 0.92 |
| | 55% | 1.16 | 1.09 | 1.04 | 1.00 | 0.97 | 0.95 | 0.92 | 0.90 |
| | 60% | 1.14 | 1.07 | 1.03 | 0.99 | 0.96 | 0.93 | 0.91 | 0.88 |
| | 65% | 1.12 | 1.06 | 1.01 | 0.98 | 0.95 | 0.92 | 0.89 | NA |
| | 70% | 1.10 | 1.04 | 1.00 | 0.96 | 0.93 | 0.90 | NA | NA |
| | 75% | 1.09 | 1.03 | 0.98 | 0.95 | 0.92 | NA | NA | NA |
| 2A, 2B, 3A, | 1% | 3.79 | 3.14 | 2.70 | 2.43 | 2.23 | 2.11 | 2.01 | 1.97 |
| 3B and 4A | 2% | 3.32 | 2.75 | 2.37 | 2.13 | 1.96 | 1.85 | 1.77 | 1.73 |
| | 3% | 2.85 | 2.36 | 2.04 | 1.83 | 1.68 | 1.59 | 1.52 | 1.49 |
| | 4% | 2.39 | 1.98 | 1.70 | 1.53 | 1.41 | 1.33 | 1.27 | 1.24 |
| | 5% | 1.92 | 1.59 | 1.37 | 1.23 | 1.13 | 1.07 | 1.02 | 1.00 |
| | 10% | 1.76 | 1.48 | 1.30 | 1.18 | 1.10 | 1.05 | 1.01 | 0.99 |
| | 15% | 1.63 | 1.40 | 1.25 | 1.14 | 1.07 | 1.03 | 1.00 | 0.99 |
| | 20% | 1.53 | 1.33 | 1.20 | 1.11 | 1.06 | 1.02 | 1.00 | 0.99 |
| | 25% | 1.45 | 1.28 | 1.17 | 1.09 | 1.04 | 1.02 | 0.99 | 0.97 |
| | 30% | 1.39 | 1.24 | 1.14 | 1.07 | 1.04 | 1.01 | 0.98 | 0.95 |
| | 35% | 1.33 | 1.20 | 1.12 | 1.06 | 1.02 | 0.99 | 0.96 | 0.93 |
| | 40% | 1.29 | 1.18 | 1.10 | 1.05 | 1.01 | 0.98 | 0.95 | 0.91 |
| | 45% | 1.26 | 1.16 | 1.09 | 1.03 | 0.99 | 0.96 | 0.93 | 0.90 |
| | 50% | 1.23 | 1.14 | 1.07 | 1.02 | 0.98 | 0.94 | 0.91 | 0.88 |
| | 55% | 1.21 | 1.12 | 1.05 | 1.00 | 0.96 | 0.92 | 0.89 | 0.86 |
| | 60% | 1.18 | 1.09 | 1.03 | 0.98 | 0.94 | 0.90 | 0.87 | 0.84 |
| | 65% | 1.16 | 1.07 | 1.01 | 0.96 | 0.92 | 0.89 | 0.85 | NA |
| | 70% | 1.13 | 1.05 | 0.99 | 0.94 | 0.90 | 0.87 | NA | NA |
| | 75% | 1.11 | 1.03 | 0.97 | 0.93 | 0.89 | NA | NA | NA |

Table 75.C.6.a.(5)#1 Sub-limit Factors – Deductible Tier 1

Sub-limit Factors – Deductible Tier 1

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| 3C, 4C, 4D, 5B, | 1% | NA | 2.56 | 2.29 | 2.12 | 2.03 | 1.97 | 1.95 | 1.93 |
| 5C and 5AA | 2% | NA | 2.26 | 2.02 | 1.87 | 1.79 | 1.74 | 1.72 | 1.71 |
| | 3% | NA | 1.96 | 1.75 | 1.62 | 1.55 | 1.51 | 1.49 | 1.48 |
| | 4% | NA | 1.65 | 1.48 | 1.37 | 1.31 | 1.27 | 1.26 | 1.25 |
| | 5% | NA | 1.35 | 1.21 | 1.12 | 1.07 | 1.04 | 1.03 | 1.02 |
| | 10% | NA | 1.28 | 1.17 | 1.10 | 1.06 | 1.04 | 1.03 | 1.02 |
| | 15% | NA | 1.23 | 1.13 | 1.08 | 1.05 | 1.04 | 1.03 | 1.02 |
| | 20% | NA | 1.19 | 1.11 | 1.07 | 1.05 | 1.04 | 1.03 | 1.02 |
| | 25% | NA | 1.16 | 1.10 | 1.06 | 1.05 | 1.04 | 1.03 | 1.02 |
| | 30% | NA | 1.14 | 1.09 | 1.06 | 1.05 | 1.04 | 1.03 | 1.02 |
| | 35% | NA | 1.13 | 1.08 | 1.07 | 1.06 | 1.05 | 1.04 | 1.03 |

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|-----------|-----|------|------|------|------|------|------|------|------|
| | 40% | NA | 1.12 | 1.09 | 1.08 | 1.07 | 1.06 | 1.05 | 1.04 |
| | 45% | NA | 1.12 | 1.09 | 1.07 | 1.06 | 1.05 | 1.04 | 1.02 |
| | 50% | NA | 1.12 | 1.09 | 1.07 | 1.05 | 1.04 | 1.02 | 1.01 |
| | 55% | NA | 1.11 | 1.08 | 1.06 | 1.04 | 1.02 | 1.01 | 0.99 |
| | 60% | NA | 1.10 | 1.07 | 1.05 | 1.03 | 1.01 | 0.99 | 0.97 |
| | 65% | NA | 1.09 | 1.06 | 1.04 | 1.02 | 1.00 | 0.98 | NA |
| | 70% | NA | 1.08 | 1.05 | 1.02 | 1.00 | 0.98 | NA | NA |
| | 75% | NA | 1.07 | 1.04 | 1.01 | 0.99 | NA | NA | NA |
| 4B and 5A | 1% | 3.28 | 2.66 | 2.35 | 2.16 | 2.03 | 1.95 | 1.92 | 1.90 |
| | 2% | 2.87 | 2.34 | 2.07 | 1.91 | 1.79 | 1.72 | 1.69 | 1.67 |
| | 3% | 2.47 | 2.03 | 1.80 | 1.65 | 1.55 | 1.49 | 1.46 | 1.45 |
| | 4% | 2.06 | 1.71 | 1.52 | 1.40 | 1.31 | 1.26 | 1.24 | 1.22 |
| | 5% | 1.66 | 1.40 | 1.24 | 1.14 | 1.07 | 1.03 | 1.01 | 1.00 |
| | 10% | 1.53 | 1.32 | 1.19 | 1.10 | 1.05 | 1.02 | 1.01 | 1.00 |
| | 15% | 1.43 | 1.26 | 1.15 | 1.08 | 1.04 | 1.01 | 1.00 | 0.99 |
| | 20% | 1.36 | 1.21 | 1.12 | 1.06 | 1.03 | 1.02 | 1.01 | 1.00 |
| | 25% | 1.30 | 1.17 | 1.10 | 1.05 | 1.03 | 1.02 | 1.01 | 1.00 |
| | 30% | 1.26 | 1.15 | 1.08 | 1.04 | 1.03 | 1.02 | 1.01 | 1.00 |
| | 35% | 1.22 | 1.13 | 1.07 | 1.05 | 1.03 | 1.02 | 1.00 | 0.98 |
| | 40% | 1.19 | 1.11 | 1.07 | 1.04 | 1.02 | 1.00 | 0.99 | 0.97 |
| | 45% | 1.17 | 1.11 | 1.06 | 1.03 | 1.01 | 0.99 | 0.97 | 0.95 |
| | 50% | 1.16 | 1.10 | 1.05 | 1.02 | 1.00 | 0.98 | 0.96 | 0.93 |
| | 55% | 1.15 | 1.09 | 1.04 | 1.01 | 0.99 | 0.96 | 0.94 | 0.92 |
| | 60% | 1.13 | 1.07 | 1.03 | 1.00 | 0.97 | 0.95 | 0.92 | 0.90 |
| | 65% | 1.12 | 1.06 | 1.02 | 0.98 | 0.96 | 0.93 | 0.91 | NA |
| | 70% | 1.10 | 1.04 | 1.00 | 0.97 | 0.94 | 0.92 | NA | NA |
| | 75% | 1.08 | 1.03 | 0.99 | 0.95 | 0.93 | NA | NA | NA |

Table 75.C.6.a.(5)#2 Sub-limit Factors – Deductible Tier 1

Sub-limit Factors – Deductible Tier 2

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| 1C and 1D | 1% | 5.17 | 3.85 | 3.10 | 2.63 | 2.31 | 2.07 | 1.89 | 1.76 |
| | 2% | 4.53 | 3.37 | 2.72 | 2.30 | 2.02 | 1.82 | 1.66 | 1.54 |
| | 3% | 3.90 | 2.90 | 2.33 | 1.98 | 1.74 | 1.56 | 1.43 | 1.32 |
| | 4% | 3.26 | 2.42 | 1.95 | 1.65 | 1.45 | 1.31 | 1.19 | 1.11 |
| | 5% | 2.62 | 1.95 | 1.57 | 1.33 | 1.17 | 1.05 | 0.96 | 0.89 |
| | 10% | 2.28 | 1.76 | 1.45 | 1.25 | 1.11 | 1.00 | 0.92 | 0.87 |
| | 15% | 2.04 | 1.61 | 1.35 | 1.18 | 1.06 | 0.96 | 0.90 | 0.87 |
| | 20% | 1.87 | 1.50 | 1.28 | 1.13 | 1.01 | 0.94 | 0.90 | 0.86 |
| | 25% | 1.73 | 1.41 | 1.21 | 1.08 | 0.98 | 0.93 | 0.88 | 0.85 |
| | 30% | 1.61 | 1.34 | 1.16 | 1.04 | 0.97 | 0.91 | 0.87 | 0.83 |
| | 35% | 1.52 | 1.27 | 1.11 | 1.02 | 0.95 | 0.89 | 0.85 | 0.82 |
| | 40% | 1.44 | 1.22 | 1.09 | 0.99 | 0.93 | 0.88 | 0.83 | 0.80 |
| | 45% | 1.37 | 1.18 | 1.06 | 0.97 | 0.91 | 0.86 | 0.82 | 0.78 |
| | 50% | 1.33 | 1.15 | 1.03 | 0.95 | 0.89 | 0.84 | 0.80 | 0.77 |
| | 55% | 1.28 | 1.11 | 1.01 | 0.93 | 0.87 | 0.82 | 0.78 | 0.75 |
| | 60% | 1.24 | 1.08 | 0.98 | 0.91 | 0.85 | 0.81 | 0.77 | 0.74 |
| | 65% | 1.20 | 1.06 | 0.96 | 0.89 | 0.83 | 0.79 | 0.75 | NA |
| | 70% | 1.17 | 1.03 | 0.94 | 0.87 | 0.82 | 0.77 | NA | NA |

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|-------------|-----|------|------|------|------|------|------|------|------|
| | 75% | 1.14 | 1.00 | 0.92 | 0.85 | 0.80 | NA | NA | NA |
| 2A, 2B, 3A, | 1% | 7.22 | 4.88 | 3.64 | 2.86 | 2.37 | 2.03 | 1.80 | 1.62 |
| 3B and 4A | 2% | 6.33 | 4.27 | 3.17 | 2.54 | 2.08 | 1.78 | 1.57 | 1.42 |
| | 3% | 5.44 | 3.67 | 2.72 | 2.16 | 1.78 | 1.53 | 1.35 | 1.22 |
| | 4% | 4.55 | 3.07 | 2.28 | 1.80 | 1.49 | 1.28 | 1.13 | 1.02 |
| | 5% | 3.66 | 2.47 | 1.83 | 1.45 | 1.20 | 1.03 | 0.91 | 0.82 |
| | 10% | 3.06 | 2.15 | 1.64 | 1.33 | 1.12 | 0.97 | 0.87 | 0.79 |
| | 15% | 2.65 | 1.92 | 1.50 | 1.23 | 1.05 | 0.92 | 0.83 | 0.78 |
| | 20% | 2.35 | 1.74 | 1.38 | 1.15 | 0.99 | 0.88 | 0.81 | 0.75 |
| | 25% | 2.12 | 1.60 | 1.29 | 1.09 | 0.95 | 0.86 | 0.79 | 0.73 |
| | 30% | 1.94 | 1.48 | 1.24 | 1.03 | 0.94 | 0.83 | 0.76 | 0.71 |
| | 35% | 1.79 | 1.39 | 1.15 | 0.99 | 0.88 | 0.80 | 0.74 | 0.68 |
| | 40% | 1.67 | 1.34 | 1.10 | 0.95 | 0.85 | 0.77 | 0.71 | 0.66 |
| | 45% | 1.57 | 1.25 | 1.05 | 0.92 | 0.82 | 0.75 | 0.69 | 0.64 |
| | 50% | 1.49 | 1.19 | 1.01 | 0.88 | 0.79 | 0.73 | 0.67 | 0.62 |
| | 55% | 1.42 | 1.14 | 0.97 | 0.85 | 0.77 | 0.70 | 0.65 | 0.61 |
| | 60% | 1.35 | 1.10 | 0.94 | 0.83 | 0.75 | 0.68 | 0.63 | 0.59 |
| | 65% | 1.29 | 1.05 | 0.90 | 0.80 | 0.72 | 0.66 | 0.61 | NA |
| | 70% | 1.24 | 1.02 | 0.87 | 0.78 | 0.70 | 0.64 | NA | NA |
| | 75% | 1.19 | 0.98 | 0.85 | 0.75 | 0.68 | NA | NA | NA |

Table 75.C.6.a.(5)#3 Sub-limit Factors – Deductible Tier 2

Sub-limit Factors – Deductible Tier 2

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| 3C, 4C, 4D, 5B, | 1% | NA | 4.50 | 3.55 | 2.98 | 2.64 | 2.33 | 2.15 | 2.04 |
| 5C and 5AA | 2% | NA | 3.95 | 3.11 | 2.64 | 2.28 | 2.04 | 1.89 | 1.77 |
| | 3% | NA | 3.39 | 2.68 | 2.25 | 1.96 | 1.75 | 1.62 | 1.52 |
| | 4% | NA | 2.84 | 2.24 | 1.88 | 1.64 | 1.47 | 1.36 | 1.27 |
| | 5% | NA | 2.28 | 1.80 | 1.54 | 1.32 | 1.18 | 1.09 | 1.02 |
| | 10% | NA | 2.04 | 1.66 | 1.42 | 1.25 | 1.13 | 1.05 | 1.00 |
| | 15% | NA | 1.86 | 1.54 | 1.34 | 1.20 | 1.10 | 1.03 | 1.00 |
| | 20% | NA | 1.73 | 1.45 | 1.28 | 1.15 | 1.07 | 1.02 | 0.98 |
| | 25% | NA | 1.62 | 1.38 | 1.22 | 1.12 | 1.05 | 1.00 | 0.96 |
| | 30% | NA | 1.53 | 1.32 | 1.18 | 1.10 | 1.03 | 0.98 | 0.94 |
| | 35% | NA | 1.46 | 1.27 | 1.16 | 1.07 | 1.01 | 0.96 | 0.92 |
| | 40% | NA | 1.40 | 1.24 | 1.13 | 1.05 | 0.99 | 0.94 | 0.89 |
| | 45% | NA | 1.35 | 1.20 | 1.10 | 1.02 | 0.96 | 0.91 | 0.87 |
| | 50% | NA | 1.34 | 1.17 | 1.07 | 1.00 | 0.94 | 0.89 | 0.85 |
| | 55% | NA | 1.27 | 1.14 | 1.05 | 0.98 | 0.92 | 0.87 | 0.83 |
| | 60% | NA | 1.23 | 1.11 | 1.02 | 0.95 | 0.90 | 0.85 | 0.81 |
| | 65% | NA | 1.20 | 1.08 | 1.00 | 0.93 | 0.88 | 0.83 | NA |
| | 70% | NA | 1.17 | 1.05 | 0.97 | 0.91 | 0.86 | NA | NA |
| | 75% | NA | 1.14 | 1.03 | 0.95 | 0.89 | NA | NA | NA |
| 4B and 5A | 1% | 5.84 | 4.18 | 3.28 | 2.72 | 2.35 | 2.07 | 1.89 | 1.76 |
| | 2% | 5.12 | 3.67 | 2.87 | 2.39 | 2.06 | 1.82 | 1.66 | 1.54 |
| | 3% | 4.40 | 3.15 | 2.47 | 2.05 | 1.77 | 1.56 | 1.43 | 1.32 |
| | 4% | 3.68 | 2.64 | 2.06 | 1.72 | 1.48 | 1.34 | 1.19 | 1.11 |
| | 5% | 2.96 | 2.12 | 1.66 | 1.38 | 1.19 | 1.05 | 0.96 | 0.89 |
| | 10% | 2.54 | 1.89 | 1.52 | 1.28 | 1.12 | 1.04 | 0.92 | 0.87 |

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|--|-----|------|------|------|------|------|------|------|------|
| | 15% | 2.25 | 1.72 | 1.44 | 1.20 | 1.07 | 0.97 | 0.90 | 0.86 |
| | 20% | 2.03 | 1.58 | 1.32 | 1.14 | 1.02 | 0.94 | 0.88 | 0.84 |
| | 25% | 1.86 | 1.48 | 1.25 | 1.09 | 0.99 | 0.92 | 0.87 | 0.82 |
| | 30% | 1.73 | 1.39 | 1.19 | 1.05 | 0.96 | 0.90 | 0.84 | 0.80 |
| | 35% | 1.62 | 1.32 | 1.14 | 1.02 | 0.94 | 0.87 | 0.82 | 0.78 |
| | 40% | 1.53 | 1.26 | 1.10 | 0.99 | 0.91 | 0.85 | 0.80 | 0.76 |
| | 45% | 1.45 | 1.21 | 1.07 | 0.96 | 0.89 | 0.83 | 0.78 | 0.74 |
| | 50% | 1.39 | 1.17 | 1.03 | 0.94 | 0.87 | 0.81 | 0.76 | 0.72 |
| | 55% | 1.33 | 1.13 | 1.00 | 0.91 | 0.84 | 0.79 | 0.74 | 0.70 |
| | 60% | 1.29 | 1.10 | 0.97 | 0.89 | 0.82 | 0.77 | 0.72 | 0.69 |
| | 65% | 1.24 | 1.06 | 0.95 | 0.86 | 0.80 | 0.75 | 0.71 | NA |
| | 70% | 1.20 | 1.03 | 0.92 | 0.84 | 0.78 | 0.73 | NA | NA |
| | 75% | 1.16 | 1.00 | 0.90 | 0.82 | 0.76 | NA | NA | NA |

Table 75.C.6.a.(5)#4 Sub-limit Factors – Deductible Tier 2

Sub-limit Factors – Deductible Tier 3

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|-----------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| 1C and 1D | 1% | 6.38 | 4.42 | 3.40 | 2.78 | 2.37 | 2.09 | 1.86 | 1.68 |
| | 2% | 5.59 | 3.88 | 2.98 | 2.44 | 2.08 | 1.83 | 1.63 | 1.47 |
| | 3% | 4.80 | 3.33 | 2.56 | 2.10 | 1.78 | 1.58 | 1.40 | 1.26 |
| | 4% | 4.02 | 2.79 | 2.14 | 1.75 | 1.49 | 1.32 | 1.17 | 1.06 |
| | 5% | 3.23 | 2.24 | 1.72 | 1.41 | 1.20 | 1.06 | 0.94 | 0.85 |
| | 10% | 2.73 | 1.98 | 1.56 | 1.31 | 1.13 | 1.00 | 0.90 | 0.82 |
| | 15% | 2.40 | 1.79 | 1.44 | 1.22 | 1.07 | 0.95 | 0.86 | 0.80 |
| | 20% | 2.15 | 1.64 | 1.35 | 1.15 | 1.01 | 0.91 | 0.84 | 0.78 |
| | 25% | 1.96 | 1.53 | 1.27 | 1.09 | 0.97 | 0.88 | 0.81 | 0.76 |
| | 30% | 1.81 | 1.43 | 1.20 | 1.04 | 0.94 | 0.86 | 0.79 | 0.74 |
| | 35% | 1.69 | 1.35 | 1.14 | 1.00 | 0.91 | 0.83 | 0.77 | 0.72 |
| | 40% | 1.58 | 1.28 | 1.09 | 0.97 | 0.88 | 0.81 | 0.75 | 0.71 |
| | 45% | 1.49 | 1.22 | 1.05 | 0.94 | 0.85 | 0.79 | 0.73 | 0.69 |
| | 50% | 1.42 | 1.17 | 1.01 | 0.91 | 0.83 | 0.77 | 0.72 | 0.67 |
| | 55% | 1.36 | 1.13 | 0.98 | 0.88 | 0.81 | 0.75 | 0.70 | 0.66 |
| 60% | 1.30 | 1.09 | 0.95 | 0.86 | 0.78 | 0.73 | 0.68 | 0.64 | |
| 65% | 1.25 | 1.05 | 0.92 | 0.83 | 0.77 | 0.71 | 0.67 | NA | |
| 70% | 1.20 | 1.02 | 0.90 | 0.81 | 0.75 | 0.70 | NA | NA | |
| 75% | 1.16 | 0.99 | 0.87 | 0.79 | 0.73 | NA | NA | NA | |
| 2A, 2B, 3A, 3B and 4A | 1% | 9.55 | 5.82 | 3.93 | 2.92 | 2.27 | 1.86 | 1.58 | 1.36 |
| | 2% | 8.38 | 5.10 | 3.44 | 2.56 | 1.99 | 1.63 | 1.38 | 1.19 |
| | 3% | 7.20 | 4.39 | 2.96 | 2.20 | 1.71 | 1.40 | 1.19 | 1.03 |
| | 4% | 6.02 | 3.67 | 2.47 | 1.84 | 1.43 | 1.17 | 0.99 | 0.86 |
| | 5% | 4.84 | 2.95 | 1.99 | 1.48 | 1.15 | 0.94 | 0.80 | 0.69 |
| | 10% | 3.90 | 2.47 | 1.73 | 1.31 | 1.05 | 0.87 | 0.75 | 0.66 |
| | 15% | 3.26 | 2.14 | 1.54 | 1.19 | 0.96 | 0.81 | 0.71 | 0.63 |
| | 20% | 2.82 | 1.89 | 1.39 | 1.09 | 0.90 | 0.77 | 0.68 | 0.61 |
| | 25% | 2.48 | 1.70 | 1.27 | 1.01 | 0.84 | 0.73 | 0.65 | 0.58 |
| | 30% | 2.23 | 1.55 | 1.18 | 0.95 | 0.80 | 0.70 | 0.62 | 0.56 |
| 35% | 2.02 | 1.43 | 1.10 | 0.90 | 0.76 | 0.67 | 0.60 | 0.54 | |
| 40% | 1.86 | 1.33 | 1.03 | 0.85 | 0.73 | 0.64 | 0.58 | 0.53 | |
| 45% | 1.72 | 1.25 | 0.98 | 0.81 | 0.70 | 0.62 | 0.56 | 0.51 | |

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| | | | | | | | | | |
|--|-----|------|------|------|------|------|------|------|------|
| | 50% | 1.61 | 1.17 | 0.93 | 0.77 | 0.67 | 0.59 | 0.54 | 0.49 |
| | 55% | 1.51 | 1.11 | 0.89 | 0.74 | 0.64 | 0.57 | 0.52 | 0.48 |
| | 60% | 1.42 | 1.06 | 0.85 | 0.71 | 0.62 | 0.56 | 0.50 | 0.46 |
| | 65% | 1.35 | 1.01 | 0.81 | 0.69 | 0.60 | 0.54 | 0.49 | NA |
| | 70% | 1.28 | 0.97 | 0.78 | 0.66 | 0.58 | 0.52 | NA | NA |
| | 75% | 1.22 | 0.93 | 0.75 | 0.64 | 0.56 | NA | NA | NA |

Table 75.C.6.a.(5)#5 Sub-limit Factors – Deductible Tier 3

Sub-limit Factors – Deductible Tier 3

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|----------------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| 3C, 4C, 4D, 5B, 5C and 5AA | 1% | NA | 5.80 | 4.30 | 3.43 | 2.84 | 2.45 | 2.17 | 1.95 |
| | 2% | NA | 5.09 | 3.77 | 3.01 | 2.49 | 2.15 | 1.90 | 1.71 |
| | 3% | NA | 4.37 | 3.24 | 2.59 | 2.14 | 1.84 | 1.64 | 1.47 |
| | 4% | NA | 3.66 | 2.71 | 2.16 | 1.79 | 1.54 | 1.37 | 1.23 |
| | 5% | NA | 2.94 | 2.18 | 1.74 | 1.44 | 1.24 | 1.10 | 0.99 |
| | 10% | NA | 2.56 | 1.96 | 1.59 | 1.34 | 1.17 | 1.05 | 0.96 |
| | 15% | NA | 2.29 | 1.79 | 1.48 | 1.26 | 1.11 | 1.01 | 0.93 |
| | 20% | NA | 2.08 | 1.65 | 1.38 | 1.20 | 1.07 | 0.97 | 0.90 |
| | 25% | NA | 1.91 | 1.54 | 1.30 | 1.14 | 1.03 | 0.94 | 0.87 |
| | 30% | NA | 1.77 | 1.45 | 1.24 | 1.10 | 0.99 | 0.91 | 0.85 |
| | 35% | NA | 1.66 | 1.38 | 1.19 | 1.06 | 0.96 | 0.88 | 0.82 |
| | 40% | NA | 1.57 | 1.31 | 1.14 | 1.02 | 0.93 | 0.85 | 0.79 |
| | 45% | NA | 1.49 | 1.26 | 1.10 | 0.98 | 0.90 | 0.83 | 0.77 |
| | 50% | NA | 1.43 | 1.21 | 1.06 | 0.95 | 0.87 | 0.80 | 0.75 |
| | 55% | NA | 1.36 | 1.16 | 1.02 | 0.92 | 0.84 | 0.78 | 0.73 |
| 60% | NA | 1.31 | 1.12 | 0.99 | 0.89 | 0.82 | 0.76 | 0.71 | |
| 65% | NA | 1.26 | 1.08 | 0.96 | 0.87 | 0.80 | 0.74 | NA | |
| 70% | NA | 1.21 | 1.05 | 0.93 | 0.84 | 0.77 | NA | NA | |
| 75% | NA | 1.17 | 1.01 | 0.90 | 0.82 | NA | NA | NA | |
| 4B and 5A | 1% | 7.70 | 5.09 | 3.71 | 2.90 | 2.39 | 2.03 | 1.78 | 1.58 |
| | 2% | 6.75 | 4.46 | 3.25 | 2.54 | 2.09 | 1.78 | 1.56 | 1.38 |
| | 3% | 5.80 | 3.84 | 2.80 | 2.19 | 1.80 | 1.53 | 1.34 | 1.19 |
| | 4% | 4.85 | 3.21 | 2.34 | 1.83 | 1.50 | 1.28 | 1.12 | 0.99 |
| | 5% | 3.90 | 2.58 | 1.88 | 1.47 | 1.21 | 1.03 | 0.90 | 0.80 |
| | 10% | 3.24 | 2.23 | 1.68 | 1.34 | 1.12 | 0.96 | 0.85 | 0.77 |
| | 15% | 2.79 | 1.98 | 1.52 | 1.24 | 1.05 | 0.91 | 0.81 | 0.74 |
| | 20% | 2.46 | 1.79 | 1.40 | 1.15 | 0.98 | 0.87 | 0.78 | 0.72 |
| | 25% | 2.21 | 1.63 | 1.30 | 1.08 | 0.93 | 0.83 | 0.75 | 0.69 |
| | 30% | 2.01 | 1.51 | 1.22 | 1.02 | 0.90 | 0.80 | 0.73 | 0.67 |
| | 35% | 1.85 | 1.41 | 1.15 | 0.98 | 0.86 | 0.77 | 0.70 | 0.65 |
| | 40% | 1.72 | 1.33 | 1.09 | 0.94 | 0.83 | 0.74 | 0.68 | 0.63 |
| | 45% | 1.61 | 1.26 | 1.04 | 0.90 | 0.80 | 0.72 | 0.66 | 0.61 |
| | 50% | 1.52 | 1.19 | 1.00 | 0.86 | 0.77 | 0.70 | 0.64 | 0.59 |
| | 55% | 1.44 | 1.14 | 0.96 | 0.83 | 0.74 | 0.67 | 0.62 | 0.57 |
| 60% | 1.37 | 1.09 | 0.92 | 0.80 | 0.72 | 0.65 | 0.60 | 0.56 | |
| 65% | 1.31 | 1.05 | 0.89 | 0.78 | 0.69 | 0.63 | 0.58 | NA | |
| 70% | 1.25 | 1.01 | 0.85 | 0.75 | 0.67 | 0.61 | NA | NA | |
| 75% | 1.20 | 0.97 | 0.83 | 0.73 | 0.65 | NA | NA | NA | |

Table 75.C.6.a.(5)#6 Sub-limit Factors – Deductible Tier 3

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| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| A1 | 1 % | 6.86 | 3.80 | 2.12 | 1.25 | 0.82 | 0.61 | 0.48 | 0.37 |
| | 2 | 6.48 | 3.59 | 2.00 | 1.19 | 0.80 | 0.59 | 0.46 | 0.36 |
| | 3 | 6.13 | 3.39 | 1.90 | 1.14 | 0.77 | 0.58 | 0.45 | 0.35 |
| | 4 | 5.80 | 3.21 | 1.81 | 1.10 | 0.75 | 0.56 | 0.44 | 0.34 |
| | 5 | 5.50 | 3.04 | 1.72 | 1.05 | 0.73 | 0.55 | 0.43 | 0.33 |
| | 10 | 4.27 | 2.38 | 1.39 | 0.89 | 0.64 | 0.49 | 0.38 | 0.28 |
| | 15 | 3.42 | 1.94 | 1.17 | 0.78 | 0.57 | 0.44 | 0.33 | 0.25 |
| | 20 | 2.83 | 1.64 | 1.01 | 0.69 | 0.51 | 0.39 | 0.29 | 0.22 |
| | 25 | 2.41 | 1.42 | 0.90 | 0.62 | 0.46 | 0.34 | 0.26 | 0.20 |
| | 30 | 2.10 | 1.25 | 0.80 | 0.56 | 0.41 | 0.31 | 0.24 | 0.19 |
| | 35 | 1.86 | 1.12 | 0.72 | 0.50 | 0.37 | 0.28 | 0.22 | 0.18 |
| | 40 | 1.67 | 1.01 | 0.65 | 0.45 | 0.34 | 0.26 | 0.21 | 0.17 |
| | 45 | 1.51 | 0.92 | 0.60 | 0.42 | 0.31 | 0.25 | 0.20 | 0.16 |
| | 50 | 1.38 | 0.84 | 0.55 | 0.39 | 0.30 | 0.24 | 0.19 | 0.15 |
| | 55 | 1.26 | 0.77 | 0.51 | 0.37 | 0.28 | 0.22 | 0.17 | 0.14 |
| | 60 | 1.17 | 0.72 | 0.48 | 0.34 | 0.26 | 0.21 | 0.17 | 0.14 |
| | 65 | 1.09 | 0.68 | 0.45 | 0.32 | 0.25 | 0.20 | 0.17 | N/A |
| | 70 | 1.02 | 0.64 | 0.42 | 0.30 | 0.24 | 0.19 | N/A | N/A |
| 75 | 0.96 | 0.60 | 0.40 | 0.29 | 0.23 | N/A | N/A | N/A | |
| B1 and C1 | 1 % | 6.55 | 3.78 | 2.20 | 1.35 | 0.90 | 0.66 | 0.50 | 0.38 |
| | 2 | 6.21 | 3.58 | 2.10 | 1.30 | 0.87 | 0.64 | 0.49 | 0.37 |
| | 3 | 5.89 | 3.40 | 2.00 | 1.24 | 0.85 | 0.62 | 0.47 | 0.35 |
| | 4 | 5.59 | 3.23 | 1.90 | 1.20 | 0.82 | 0.60 | 0.46 | 0.34 |
| | 5 | 5.32 | 3.07 | 1.82 | 1.15 | 0.79 | 0.59 | 0.45 | 0.33 |
| | 10 | 4.20 | 2.45 | 1.49 | 0.97 | 0.69 | 0.52 | 0.39 | 0.29 |
| | 15 | 3.40 | 2.01 | 1.26 | 0.84 | 0.61 | 0.46 | 0.34 | 0.25 |
| | 20 | 2.84 | 1.71 | 1.09 | 0.75 | 0.54 | 0.40 | 0.30 | 0.22 |
| | 25 | 2.43 | 1.49 | 0.96 | 0.66 | 0.48 | 0.36 | 0.26 | 0.20 |
| | 30 | 2.12 | 1.31 | 0.86 | 0.59 | 0.43 | 0.32 | 0.24 | 0.18 |
| | 35 | 1.88 | 1.17 | 0.77 | 0.53 | 0.39 | 0.29 | 0.22 | 0.17 |
| | 40 | 1.69 | 1.06 | 0.69 | 0.48 | 0.35 | 0.27 | 0.21 | 0.16 |
| | 45 | 1.53 | 0.96 | 0.63 | 0.44 | 0.32 | 0.25 | 0.19 | 0.15 |
| | 50 | 1.39 | 0.87 | 0.58 | 0.41 | 0.30 | 0.23 | 0.18 | 0.14 |
| | 55 | 1.28 | 0.80 | 0.54 | 0.38 | 0.28 | 0.22 | 0.17 | 0.13 |
| | 60 | 1.18 | 0.75 | 0.50 | 0.36 | 0.27 | 0.20 | 0.16 | 0.13 |
| | 65 | 1.10 | 0.70 | 0.47 | 0.33 | 0.25 | 0.19 | 0.16 | N/A |
| | 70 | 1.03 | 0.66 | 0.44 | 0.31 | 0.24 | 0.19 | N/A | N/A |
| 75 | 0.97 | 0.62 | 0.41 | 0.30 | 0.23 | N/A | N/A | N/A | |

Table 75.C.6.a.(5)#1 Sub-limit Factors – Deductible Tier 1

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|----------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| D1, D2, D3 and E1 | 1 % | 6.28 | 3.67 | 2.19 | 1.38 | 0.94 | 0.70 | 0.54 | 0.41 |
| | 2 | 5.96 | 3.49 | 2.08 | 1.32 | 0.91 | 0.68 | 0.52 | 0.40 |
| | 3 | 5.66 | 3.32 | 1.99 | 1.27 | 0.88 | 0.66 | 0.51 | 0.39 |
| | 4 | 5.38 | 3.16 | 1.90 | 1.22 | 0.86 | 0.64 | 0.50 | 0.38 |
| | 5 | 5.12 | 3.01 | 1.82 | 1.18 | 0.83 | 0.63 | 0.48 | 0.37 |

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| | | | | | | | | | |
|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | <u>10</u> | <u>4.07</u> | <u>2.42</u> | <u>1.50</u> | <u>1.01</u> | <u>0.73</u> | <u>0.56</u> | <u>0.43</u> | <u>0.32</u> |
| | <u>15</u> | <u>3.32</u> | <u>2.00</u> | <u>1.28</u> | <u>0.88</u> | <u>0.65</u> | <u>0.49</u> | <u>0.37</u> | <u>0.28</u> |
| | <u>20</u> | <u>2.78</u> | <u>1.71</u> | <u>1.12</u> | <u>0.78</u> | <u>0.58</u> | <u>0.44</u> | <u>0.33</u> | <u>0.25</u> |
| | <u>25</u> | <u>2.39</u> | <u>1.49</u> | <u>0.99</u> | <u>0.70</u> | <u>0.52</u> | <u>0.39</u> | <u>0.29</u> | <u>0.22</u> |
| | <u>30</u> | <u>2.10</u> | <u>1.33</u> | <u>0.89</u> | <u>0.63</u> | <u>0.46</u> | <u>0.35</u> | <u>0.27</u> | <u>0.21</u> |
| | <u>35</u> | <u>1.87</u> | <u>1.19</u> | <u>0.80</u> | <u>0.56</u> | <u>0.42</u> | <u>0.32</u> | <u>0.25</u> | <u>0.19</u> |
| | <u>40</u> | <u>1.68</u> | <u>1.07</u> | <u>0.72</u> | <u>0.51</u> | <u>0.38</u> | <u>0.29</u> | <u>0.23</u> | <u>0.18</u> |
| | <u>45</u> | <u>1.52</u> | <u>0.98</u> | <u>0.66</u> | <u>0.47</u> | <u>0.35</u> | <u>0.27</u> | <u>0.22</u> | <u>0.17</u> |
| | <u>50</u> | <u>1.39</u> | <u>0.89</u> | <u>0.61</u> | <u>0.44</u> | <u>0.33</u> | <u>0.26</u> | <u>0.20</u> | <u>0.16</u> |
| | <u>55</u> | <u>1.28</u> | <u>0.82</u> | <u>0.56</u> | <u>0.41</u> | <u>0.31</u> | <u>0.24</u> | <u>0.19</u> | <u>0.15</u> |
| | <u>60</u> | <u>1.18</u> | <u>0.77</u> | <u>0.53</u> | <u>0.38</u> | <u>0.29</u> | <u>0.22</u> | <u>0.18</u> | <u>0.15</u> |
| | <u>65</u> | <u>1.10</u> | <u>0.72</u> | <u>0.49</u> | <u>0.36</u> | <u>0.27</u> | <u>0.21</u> | <u>0.17</u> | <u>N/A</u> |
| | <u>70</u> | <u>1.03</u> | <u>0.67</u> | <u>0.46</u> | <u>0.34</u> | <u>0.26</u> | <u>0.21</u> | <u>N/A</u> | <u>N/A</u> |
| | <u>75</u> | <u>0.97</u> | <u>0.63</u> | <u>0.43</u> | <u>0.32</u> | <u>0.25</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> |
| E2 and E3 | <u>1 %</u> | <u>5.48</u> | <u>3.36</u> | <u>2.13</u> | <u>1.44</u> | <u>1.06</u> | <u>0.82</u> | <u>0.66</u> | <u>0.53</u> |
| | <u>2</u> | <u>5.22</u> | <u>3.20</u> | <u>2.04</u> | <u>1.40</u> | <u>1.03</u> | <u>0.81</u> | <u>0.65</u> | <u>0.51</u> |
| | <u>3</u> | <u>4.98</u> | <u>3.06</u> | <u>1.96</u> | <u>1.35</u> | <u>1.00</u> | <u>0.79</u> | <u>0.63</u> | <u>0.50</u> |
| | <u>4</u> | <u>4.75</u> | <u>2.93</u> | <u>1.89</u> | <u>1.31</u> | <u>0.98</u> | <u>0.77</u> | <u>0.62</u> | <u>0.49</u> |
| | <u>5</u> | <u>4.54</u> | <u>2.81</u> | <u>1.82</u> | <u>1.27</u> | <u>0.96</u> | <u>0.76</u> | <u>0.60</u> | <u>0.48</u> |
| | <u>10</u> | <u>3.68</u> | <u>2.32</u> | <u>1.55</u> | <u>1.11</u> | <u>0.86</u> | <u>0.68</u> | <u>0.54</u> | <u>0.42</u> |
| | <u>15</u> | <u>3.06</u> | <u>1.97</u> | <u>1.35</u> | <u>0.99</u> | <u>0.77</u> | <u>0.61</u> | <u>0.48</u> | <u>0.37</u> |
| | <u>20</u> | <u>2.61</u> | <u>1.72</u> | <u>1.20</u> | <u>0.90</u> | <u>0.70</u> | <u>0.55</u> | <u>0.43</u> | <u>0.34</u> |
| | <u>25</u> | <u>2.28</u> | <u>1.52</u> | <u>1.08</u> | <u>0.81</u> | <u>0.63</u> | <u>0.50</u> | <u>0.39</u> | <u>0.30</u> |
| | <u>30</u> | <u>2.03</u> | <u>1.37</u> | <u>0.98</u> | <u>0.74</u> | <u>0.57</u> | <u>0.45</u> | <u>0.35</u> | <u>0.28</u> |
| | <u>35</u> | <u>1.82</u> | <u>1.24</u> | <u>0.89</u> | <u>0.67</u> | <u>0.52</u> | <u>0.41</u> | <u>0.33</u> | <u>0.26</u> |
| | <u>40</u> | <u>1.66</u> | <u>1.13</u> | <u>0.82</u> | <u>0.62</u> | <u>0.48</u> | <u>0.38</u> | <u>0.30</u> | <u>0.24</u> |
| | <u>45</u> | <u>1.51</u> | <u>1.04</u> | <u>0.75</u> | <u>0.57</u> | <u>0.44</u> | <u>0.35</u> | <u>0.28</u> | <u>0.23</u> |
| | <u>50</u> | <u>1.39</u> | <u>0.96</u> | <u>0.69</u> | <u>0.53</u> | <u>0.41</u> | <u>0.33</u> | <u>0.26</u> | <u>0.21</u> |
| | <u>55</u> | <u>1.28</u> | <u>0.89</u> | <u>0.64</u> | <u>0.49</u> | <u>0.39</u> | <u>0.31</u> | <u>0.25</u> | <u>0.20</u> |
| <u>60</u> | <u>1.19</u> | <u>0.83</u> | <u>0.60</u> | <u>0.46</u> | <u>0.36</u> | <u>0.29</u> | <u>0.23</u> | <u>0.19</u> | |
| <u>65</u> | <u>1.11</u> | <u>0.77</u> | <u>0.57</u> | <u>0.43</u> | <u>0.34</u> | <u>0.27</u> | <u>0.22</u> | <u>N/A</u> | |
| <u>70</u> | <u>1.04</u> | <u>0.73</u> | <u>0.53</u> | <u>0.41</u> | <u>0.32</u> | <u>0.26</u> | <u>N/A</u> | <u>N/A</u> | |
| <u>75</u> | <u>0.98</u> | <u>0.68</u> | <u>0.50</u> | <u>0.39</u> | <u>0.31</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> | |

Table 75.C.6.a.(5)#2 Sub-limit Factors – Deductible Tier 1

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|------------------|----------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| A1 | <u>1 %</u> | <u>5.37</u> | <u>3.24</u> | <u>1.99</u> | <u>1.29</u> | <u>0.91</u> | <u>0.71</u> | <u>0.59</u> | <u>0.51</u> |
| | <u>2</u> | <u>5.11</u> | <u>3.08</u> | <u>1.90</u> | <u>1.24</u> | <u>0.89</u> | <u>0.70</u> | <u>0.58</u> | <u>0.50</u> |
| | <u>3</u> | <u>4.87</u> | <u>2.94</u> | <u>1.82</u> | <u>1.20</u> | <u>0.86</u> | <u>0.68</u> | <u>0.57</u> | <u>0.50</u> |
| | <u>4</u> | <u>4.64</u> | <u>2.81</u> | <u>1.74</u> | <u>1.16</u> | <u>0.84</u> | <u>0.67</u> | <u>0.57</u> | <u>0.49</u> |
| | <u>5</u> | <u>4.43</u> | <u>2.68</u> | <u>1.67</u> | <u>1.12</u> | <u>0.82</u> | <u>0.66</u> | <u>0.56</u> | <u>0.48</u> |
| | <u>10</u> | <u>3.56</u> | <u>2.18</u> | <u>1.40</u> | <u>0.97</u> | <u>0.74</u> | <u>0.61</u> | <u>0.52</u> | <u>0.45</u> |
| | <u>15</u> | <u>2.93</u> | <u>1.82</u> | <u>1.20</u> | <u>0.87</u> | <u>0.68</u> | <u>0.57</u> | <u>0.49</u> | <u>0.42</u> |
| | <u>20</u> | <u>2.48</u> | <u>1.57</u> | <u>1.07</u> | <u>0.79</u> | <u>0.63</u> | <u>0.53</u> | <u>0.46</u> | <u>0.40</u> |
| | <u>25</u> | <u>2.15</u> | <u>1.39</u> | <u>0.97</u> | <u>0.73</u> | <u>0.59</u> | <u>0.50</u> | <u>0.43</u> | <u>0.38</u> |
| | <u>30</u> | <u>1.90</u> | <u>1.25</u> | <u>0.89</u> | <u>0.68</u> | <u>0.55</u> | <u>0.47</u> | <u>0.41</u> | <u>0.36</u> |
| | <u>35</u> | <u>1.71</u> | <u>1.14</u> | <u>0.82</u> | <u>0.63</u> | <u>0.52</u> | <u>0.44</u> | <u>0.39</u> | <u>0.35</u> |
| | <u>40</u> | <u>1.55</u> | <u>1.05</u> | <u>0.76</u> | <u>0.59</u> | <u>0.49</u> | <u>0.42</u> | <u>0.37</u> | <u>0.34</u> |
| <u>45</u> | <u>1.43</u> | <u>0.98</u> | <u>0.71</u> | <u>0.56</u> | <u>0.47</u> | <u>0.41</u> | <u>0.36</u> | <u>0.32</u> | |

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| | | | | | | | | | |
|-----------|------|------|------|------|------|------|------|------|------|
| | 50 | 1.32 | 0.91 | 0.67 | 0.53 | 0.45 | 0.39 | 0.35 | 0.31 |
| | 55 | 1.23 | 0.85 | 0.64 | 0.51 | 0.43 | 0.38 | 0.33 | 0.30 |
| | 60 | 1.15 | 0.81 | 0.61 | 0.49 | 0.41 | 0.36 | 0.32 | 0.29 |
| | 65 | 1.09 | 0.77 | 0.58 | 0.47 | 0.40 | 0.35 | 0.31 | N/A |
| | 70 | 1.03 | 0.73 | 0.55 | 0.45 | 0.38 | 0.33 | N/A | N/A |
| | 75 | 0.98 | 0.69 | 0.53 | 0.43 | 0.37 | N/A | N/A | N/A |
| B1 and C1 | 1 % | 5.04 | 3.19 | 2.07 | 1.41 | 1.03 | 0.80 | 0.65 | 0.54 |
| | 2 | 4.82 | 3.06 | 1.99 | 1.36 | 1.00 | 0.78 | 0.64 | 0.53 |
| | 3 | 4.61 | 2.93 | 1.92 | 1.32 | 0.97 | 0.76 | 0.63 | 0.52 |
| | 4 | 4.42 | 2.81 | 1.84 | 1.28 | 0.95 | 0.75 | 0.61 | 0.51 |
| | 5 | 4.23 | 2.70 | 1.78 | 1.24 | 0.93 | 0.73 | 0.60 | 0.50 |
| | 10 | 3.47 | 2.24 | 1.51 | 1.08 | 0.83 | 0.67 | 0.55 | 0.46 |
| | 15 | 2.90 | 1.91 | 1.32 | 0.97 | 0.76 | 0.61 | 0.51 | 0.43 |
| | 20 | 2.49 | 1.66 | 1.17 | 0.88 | 0.69 | 0.57 | 0.47 | 0.40 |
| | 25 | 2.18 | 1.48 | 1.06 | 0.80 | 0.64 | 0.52 | 0.44 | 0.37 |
| | 30 | 1.94 | 1.33 | 0.96 | 0.74 | 0.59 | 0.49 | 0.41 | 0.35 |
| | 35 | 1.75 | 1.21 | 0.89 | 0.68 | 0.55 | 0.46 | 0.39 | 0.33 |
| | 40 | 1.59 | 1.11 | 0.82 | 0.64 | 0.51 | 0.43 | 0.37 | 0.32 |
| | 45 | 1.46 | 1.03 | 0.76 | 0.60 | 0.48 | 0.41 | 0.35 | 0.30 |
| | 50 | 1.35 | 0.96 | 0.71 | 0.56 | 0.46 | 0.39 | 0.33 | 0.29 |
| | 55 | 1.25 | 0.89 | 0.67 | 0.53 | 0.44 | 0.37 | 0.32 | 0.28 |
| | 60 | 1.17 | 0.84 | 0.63 | 0.50 | 0.41 | 0.35 | 0.30 | 0.26 |
| | 65 | 1.10 | 0.79 | 0.60 | 0.48 | 0.40 | 0.34 | 0.29 | N/A |
| 70 | 1.04 | 0.75 | 0.57 | 0.46 | 0.38 | 0.32 | N/A | N/A | |
| 75 | 0.98 | 0.71 | 0.54 | 0.44 | 0.36 | N/A | N/A | N/A | |

Table 75.C.6.a.(5)#3 Sub-limit Factors – Deductible Tier 2

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|-------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| D1, D2, D3 and E1 | 1 % | 4.88 | 3.10 | 2.02 | 1.39 | 1.02 | 0.80 | 0.66 | 0.56 |
| | 2 | 4.66 | 2.97 | 1.94 | 1.34 | 0.99 | 0.79 | 0.65 | 0.55 |
| | 3 | 4.46 | 2.84 | 1.87 | 1.30 | 0.97 | 0.77 | 0.64 | 0.54 |
| | 4 | 4.28 | 2.73 | 1.80 | 1.26 | 0.95 | 0.76 | 0.63 | 0.54 |
| | 5 | 4.10 | 2.62 | 1.74 | 1.22 | 0.92 | 0.74 | 0.62 | 0.53 |
| | 10 | 3.36 | 2.18 | 1.48 | 1.07 | 0.83 | 0.68 | 0.57 | 0.49 |
| | 15 | 2.82 | 1.86 | 1.29 | 0.96 | 0.76 | 0.63 | 0.53 | 0.46 |
| | 20 | 2.42 | 1.63 | 1.16 | 0.88 | 0.70 | 0.59 | 0.50 | 0.43 |
| | 25 | 2.12 | 1.45 | 1.05 | 0.81 | 0.65 | 0.55 | 0.47 | 0.40 |
| | 30 | 1.89 | 1.31 | 0.96 | 0.75 | 0.61 | 0.51 | 0.44 | 0.38 |
| | 35 | 1.71 | 1.20 | 0.89 | 0.70 | 0.57 | 0.48 | 0.42 | 0.36 |
| | 40 | 1.56 | 1.11 | 0.83 | 0.65 | 0.54 | 0.46 | 0.40 | 0.35 |
| | 45 | 1.44 | 1.03 | 0.77 | 0.61 | 0.51 | 0.43 | 0.38 | 0.33 |
| | 50 | 1.33 | 0.96 | 0.73 | 0.58 | 0.48 | 0.41 | 0.36 | 0.32 |
| | 55 | 1.24 | 0.90 | 0.68 | 0.55 | 0.46 | 0.40 | 0.35 | 0.31 |
| | 60 | 1.16 | 0.85 | 0.65 | 0.52 | 0.44 | 0.38 | 0.34 | 0.29 |
| | 65 | 1.10 | 0.80 | 0.62 | 0.50 | 0.42 | 0.37 | 0.32 | N/A |
| 70 | 1.04 | 0.76 | 0.59 | 0.48 | 0.41 | 0.35 | N/A | N/A | |
| 75 | 0.98 | 0.72 | 0.56 | 0.46 | 0.39 | N/A | N/A | N/A | |
| E2 and E3 | 1 % | 4.69 | 2.98 | 1.95 | 1.34 | 1.00 | 0.80 | 0.68 | 0.59 |
| | 2 | 4.48 | 2.85 | 1.87 | 1.30 | 0.98 | 0.79 | 0.67 | 0.58 |

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| | | | | | | | | | |
|--|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | <u>3</u> | <u>4.29</u> | <u>2.73</u> | <u>1.80</u> | <u>1.26</u> | <u>0.95</u> | <u>0.77</u> | <u>0.66</u> | <u>0.57</u> |
| | <u>4</u> | <u>4.11</u> | <u>2.62</u> | <u>1.74</u> | <u>1.23</u> | <u>0.93</u> | <u>0.76</u> | <u>0.65</u> | <u>0.57</u> |
| | <u>5</u> | <u>3.94</u> | <u>2.52</u> | <u>1.68</u> | <u>1.19</u> | <u>0.91</u> | <u>0.75</u> | <u>0.64</u> | <u>0.56</u> |
| | <u>10</u> | <u>3.23</u> | <u>2.10</u> | <u>1.43</u> | <u>1.05</u> | <u>0.83</u> | <u>0.70</u> | <u>0.60</u> | <u>0.52</u> |
| | <u>15</u> | <u>2.71</u> | <u>1.80</u> | <u>1.26</u> | <u>0.95</u> | <u>0.77</u> | <u>0.65</u> | <u>0.56</u> | <u>0.49</u> |
| | <u>20</u> | <u>2.33</u> | <u>1.58</u> | <u>1.13</u> | <u>0.87</u> | <u>0.72</u> | <u>0.61</u> | <u>0.53</u> | <u>0.47</u> |
| | <u>25</u> | <u>2.05</u> | <u>1.41</u> | <u>1.03</u> | <u>0.81</u> | <u>0.67</u> | <u>0.57</u> | <u>0.50</u> | <u>0.44</u> |
| | <u>30</u> | <u>1.83</u> | <u>1.28</u> | <u>0.96</u> | <u>0.76</u> | <u>0.63</u> | <u>0.54</u> | <u>0.48</u> | <u>0.42</u> |
| | <u>35</u> | <u>1.66</u> | <u>1.18</u> | <u>0.89</u> | <u>0.71</u> | <u>0.60</u> | <u>0.51</u> | <u>0.45</u> | <u>0.41</u> |
| | <u>40</u> | <u>1.52</u> | <u>1.09</u> | <u>0.83</u> | <u>0.67</u> | <u>0.56</u> | <u>0.49</u> | <u>0.43</u> | <u>0.39</u> |
| | <u>45</u> | <u>1.41</u> | <u>1.02</u> | <u>0.78</u> | <u>0.63</u> | <u>0.54</u> | <u>0.47</u> | <u>0.42</u> | <u>0.38</u> |
| | <u>50</u> | <u>1.31</u> | <u>0.96</u> | <u>0.74</u> | <u>0.60</u> | <u>0.51</u> | <u>0.45</u> | <u>0.40</u> | <u>0.36</u> |
| | <u>55</u> | <u>1.23</u> | <u>0.90</u> | <u>0.70</u> | <u>0.58</u> | <u>0.49</u> | <u>0.43</u> | <u>0.39</u> | <u>0.35</u> |
| | <u>60</u> | <u>1.15</u> | <u>0.85</u> | <u>0.67</u> | <u>0.55</u> | <u>0.47</u> | <u>0.42</u> | <u>0.38</u> | <u>0.34</u> |
| | <u>65</u> | <u>1.09</u> | <u>0.81</u> | <u>0.64</u> | <u>0.53</u> | <u>0.46</u> | <u>0.41</u> | <u>0.36</u> | <u>N/A</u> |
| | <u>70</u> | <u>1.03</u> | <u>0.77</u> | <u>0.61</u> | <u>0.51</u> | <u>0.44</u> | <u>0.39</u> | <u>N/A</u> | <u>N/A</u> |
| | <u>75</u> | <u>0.98</u> | <u>0.74</u> | <u>0.59</u> | <u>0.49</u> | <u>0.42</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> |

Table 75.C.6.a.(5)#4 Sub-limit Factors – Deductible Tier 2

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|-------------------------|-----------------------------|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| A1 | <u>1 %</u> | <u>4.30</u> | <u>2.83</u> | <u>1.92</u> | <u>1.37</u> | <u>1.05</u> | <u>0.85</u> | <u>0.72</u> | <u>0.63</u> |
| | <u>2</u> | <u>4.13</u> | <u>2.72</u> | <u>1.85</u> | <u>1.33</u> | <u>1.02</u> | <u>0.83</u> | <u>0.71</u> | <u>0.62</u> |
| | <u>3</u> | <u>3.96</u> | <u>2.62</u> | <u>1.79</u> | <u>1.29</u> | <u>1.00</u> | <u>0.82</u> | <u>0.70</u> | <u>0.61</u> |
| | <u>4</u> | <u>3.81</u> | <u>2.52</u> | <u>1.73</u> | <u>1.26</u> | <u>0.98</u> | <u>0.81</u> | <u>0.69</u> | <u>0.60</u> |
| | <u>5</u> | <u>3.66</u> | <u>2.43</u> | <u>1.68</u> | <u>1.23</u> | <u>0.96</u> | <u>0.79</u> | <u>0.68</u> | <u>0.60</u> |
| | <u>10</u> | <u>3.04</u> | <u>2.05</u> | <u>1.45</u> | <u>1.09</u> | <u>0.88</u> | <u>0.74</u> | <u>0.64</u> | <u>0.56</u> |
| | <u>15</u> | <u>2.59</u> | <u>1.78</u> | <u>1.29</u> | <u>0.99</u> | <u>0.81</u> | <u>0.69</u> | <u>0.60</u> | <u>0.53</u> |
| | <u>20</u> | <u>2.25</u> | <u>1.57</u> | <u>1.16</u> | <u>0.92</u> | <u>0.76</u> | <u>0.65</u> | <u>0.57</u> | <u>0.50</u> |
| | <u>25</u> | <u>1.99</u> | <u>1.42</u> | <u>1.07</u> | <u>0.85</u> | <u>0.71</u> | <u>0.61</u> | <u>0.54</u> | <u>0.48</u> |
| | <u>30</u> | <u>1.79</u> | <u>1.29</u> | <u>0.99</u> | <u>0.80</u> | <u>0.67</u> | <u>0.58</u> | <u>0.51</u> | <u>0.46</u> |
| | <u>35</u> | <u>1.63</u> | <u>1.20</u> | <u>0.92</u> | <u>0.75</u> | <u>0.64</u> | <u>0.55</u> | <u>0.49</u> | <u>0.44</u> |
| | <u>40</u> | <u>1.50</u> | <u>1.11</u> | <u>0.87</u> | <u>0.71</u> | <u>0.60</u> | <u>0.53</u> | <u>0.47</u> | <u>0.42</u> |
| | <u>45</u> | <u>1.39</u> | <u>1.04</u> | <u>0.82</u> | <u>0.67</u> | <u>0.58</u> | <u>0.51</u> | <u>0.45</u> | <u>0.41</u> |
| | <u>50</u> | <u>1.30</u> | <u>0.98</u> | <u>0.77</u> | <u>0.64</u> | <u>0.55</u> | <u>0.49</u> | <u>0.44</u> | <u>0.40</u> |
| | <u>55</u> | <u>1.22</u> | <u>0.92</u> | <u>0.74</u> | <u>0.61</u> | <u>0.53</u> | <u>0.47</u> | <u>0.42</u> | <u>0.38</u> |
| | <u>60</u> | <u>1.15</u> | <u>0.88</u> | <u>0.70</u> | <u>0.59</u> | <u>0.51</u> | <u>0.45</u> | <u>0.41</u> | <u>0.36</u> |
| | <u>65</u> | <u>1.09</u> | <u>0.83</u> | <u>0.67</u> | <u>0.57</u> | <u>0.49</u> | <u>0.44</u> | <u>0.39</u> | <u>N/A</u> |
| <u>70</u> | <u>1.04</u> | <u>0.80</u> | <u>0.65</u> | <u>0.54</u> | <u>0.48</u> | <u>0.42</u> | <u>N/A</u> | <u>N/A</u> | |
| <u>75</u> | <u>0.99</u> | <u>0.76</u> | <u>0.62</u> | <u>0.53</u> | <u>0.45</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> | |
| B1 and C1 | <u>1 %</u> | <u>3.93</u> | <u>2.71</u> | <u>1.93</u> | <u>1.45</u> | <u>1.14</u> | <u>0.94</u> | <u>0.79</u> | <u>0.68</u> |
| | <u>2</u> | <u>3.79</u> | <u>2.62</u> | <u>1.87</u> | <u>1.41</u> | <u>1.12</u> | <u>0.92</u> | <u>0.78</u> | <u>0.67</u> |
| | <u>3</u> | <u>3.65</u> | <u>2.53</u> | <u>1.82</u> | <u>1.37</u> | <u>1.09</u> | <u>0.91</u> | <u>0.77</u> | <u>0.66</u> |
| | <u>4</u> | <u>3.52</u> | <u>2.45</u> | <u>1.77</u> | <u>1.34</u> | <u>1.07</u> | <u>0.89</u> | <u>0.76</u> | <u>0.66</u> |
| | <u>5</u> | <u>3.40</u> | <u>2.37</u> | <u>1.72</u> | <u>1.31</u> | <u>1.05</u> | <u>0.88</u> | <u>0.75</u> | <u>0.65</u> |
| | <u>10</u> | <u>2.88</u> | <u>2.04</u> | <u>1.52</u> | <u>1.18</u> | <u>0.96</u> | <u>0.81</u> | <u>0.70</u> | <u>0.60</u> |
| | <u>15</u> | <u>2.50</u> | <u>1.80</u> | <u>1.36</u> | <u>1.08</u> | <u>0.89</u> | <u>0.76</u> | <u>0.65</u> | <u>0.56</u> |
| | <u>20</u> | <u>2.20</u> | <u>1.61</u> | <u>1.24</u> | <u>1.00</u> | <u>0.83</u> | <u>0.71</u> | <u>0.61</u> | <u>0.53</u> |
| | <u>25</u> | <u>1.97</u> | <u>1.47</u> | <u>1.14</u> | <u>0.93</u> | <u>0.78</u> | <u>0.66</u> | <u>0.57</u> | <u>0.50</u> |
| <u>30</u> | <u>1.79</u> | <u>1.35</u> | <u>1.06</u> | <u>0.87</u> | <u>0.73</u> | <u>0.62</u> | <u>0.54</u> | <u>0.47</u> | |

VERMONT - COMMERCIAL FIRE AND ALLIED LINES
 RULES FILING CF-2023-RDEQR

| | | | | | | | | | |
|--|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | <u>35</u> | <u>1.64</u> | <u>1.25</u> | <u>0.99</u> | <u>0.81</u> | <u>0.69</u> | <u>0.59</u> | <u>0.51</u> | <u>0.45</u> |
| | <u>40</u> | <u>1.52</u> | <u>1.16</u> | <u>0.93</u> | <u>0.76</u> | <u>0.65</u> | <u>0.56</u> | <u>0.49</u> | <u>0.43</u> |
| | <u>45</u> | <u>1.41</u> | <u>1.09</u> | <u>0.87</u> | <u>0.72</u> | <u>0.61</u> | <u>0.53</u> | <u>0.47</u> | <u>0.41</u> |
| | <u>50</u> | <u>1.32</u> | <u>1.02</u> | <u>0.82</u> | <u>0.68</u> | <u>0.58</u> | <u>0.51</u> | <u>0.45</u> | <u>0.40</u> |
| | <u>55</u> | <u>1.24</u> | <u>0.96</u> | <u>0.78</u> | <u>0.65</u> | <u>0.56</u> | <u>0.49</u> | <u>0.43</u> | <u>0.38</u> |
| | <u>60</u> | <u>1.16</u> | <u>0.91</u> | <u>0.74</u> | <u>0.62</u> | <u>0.53</u> | <u>0.47</u> | <u>0.41</u> | <u>0.36</u> |
| | <u>65</u> | <u>1.10</u> | <u>0.86</u> | <u>0.71</u> | <u>0.59</u> | <u>0.51</u> | <u>0.45</u> | <u>0.39</u> | <u>N/A</u> |
| | <u>70</u> | <u>1.05</u> | <u>0.82</u> | <u>0.67</u> | <u>0.57</u> | <u>0.49</u> | <u>0.43</u> | <u>N/A</u> | <u>N/A</u> |
| | <u>75</u> | <u>1.00</u> | <u>0.79</u> | <u>0.65</u> | <u>0.55</u> | <u>0.47</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> |

Table 75.C.6.a.(5)#5 Sub-limit Factors – Deductible Tier 3

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|-------------------|----------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| D1, D2, D3 and E1 | <u>1 %</u> | <u>3.61</u> | <u>2.53</u> | <u>1.85</u> | <u>1.41</u> | <u>1.14</u> | <u>0.95</u> | <u>0.83</u> | <u>0.73</u> |
| | <u>2</u> | <u>3.48</u> | <u>2.45</u> | <u>1.79</u> | <u>1.38</u> | <u>1.11</u> | <u>0.94</u> | <u>0.82</u> | <u>0.72</u> |
| | <u>3</u> | <u>3.36</u> | <u>2.38</u> | <u>1.75</u> | <u>1.35</u> | <u>1.09</u> | <u>0.93</u> | <u>0.80</u> | <u>0.71</u> |
| | <u>4</u> | <u>3.25</u> | <u>2.30</u> | <u>1.70</u> | <u>1.32</u> | <u>1.08</u> | <u>0.91</u> | <u>0.79</u> | <u>0.70</u> |
| | <u>5</u> | <u>3.14</u> | <u>2.23</u> | <u>1.66</u> | <u>1.29</u> | <u>1.06</u> | <u>0.90</u> | <u>0.78</u> | <u>0.69</u> |
| | <u>10</u> | <u>2.69</u> | <u>1.94</u> | <u>1.47</u> | <u>1.17</u> | <u>0.98</u> | <u>0.84</u> | <u>0.74</u> | <u>0.65</u> |
| | <u>15</u> | <u>2.34</u> | <u>1.73</u> | <u>1.33</u> | <u>1.08</u> | <u>0.91</u> | <u>0.79</u> | <u>0.70</u> | <u>0.62</u> |
| | <u>20</u> | <u>2.08</u> | <u>1.56</u> | <u>1.23</u> | <u>1.01</u> | <u>0.86</u> | <u>0.75</u> | <u>0.66</u> | <u>0.58</u> |
| | <u>25</u> | <u>1.88</u> | <u>1.43</u> | <u>1.14</u> | <u>0.95</u> | <u>0.81</u> | <u>0.71</u> | <u>0.62</u> | <u>0.56</u> |
| | <u>30</u> | <u>1.71</u> | <u>1.32</u> | <u>1.06</u> | <u>0.89</u> | <u>0.77</u> | <u>0.67</u> | <u>0.59</u> | <u>0.53</u> |
| | <u>35</u> | <u>1.58</u> | <u>1.23</u> | <u>1.00</u> | <u>0.84</u> | <u>0.73</u> | <u>0.64</u> | <u>0.57</u> | <u>0.51</u> |
| | <u>40</u> | <u>1.47</u> | <u>1.15</u> | <u>0.94</u> | <u>0.80</u> | <u>0.69</u> | <u>0.61</u> | <u>0.54</u> | <u>0.49</u> |
| | <u>45</u> | <u>1.37</u> | <u>1.09</u> | <u>0.89</u> | <u>0.76</u> | <u>0.66</u> | <u>0.58</u> | <u>0.52</u> | <u>0.47</u> |
| | <u>50</u> | <u>1.29</u> | <u>1.03</u> | <u>0.85</u> | <u>0.72</u> | <u>0.63</u> | <u>0.56</u> | <u>0.50</u> | <u>0.45</u> |
| | <u>55</u> | <u>1.22</u> | <u>0.97</u> | <u>0.81</u> | <u>0.69</u> | <u>0.60</u> | <u>0.54</u> | <u>0.48</u> | <u>0.44</u> |
| | <u>60</u> | <u>1.15</u> | <u>0.93</u> | <u>0.77</u> | <u>0.66</u> | <u>0.58</u> | <u>0.52</u> | <u>0.47</u> | <u>0.41</u> |
| | <u>65</u> | <u>1.10</u> | <u>0.88</u> | <u>0.74</u> | <u>0.64</u> | <u>0.56</u> | <u>0.50</u> | <u>0.44</u> | <u>N/A</u> |
| <u>70</u> | <u>1.04</u> | <u>0.84</u> | <u>0.71</u> | <u>0.61</u> | <u>0.54</u> | <u>0.47</u> | <u>N/A</u> | <u>N/A</u> | |
| <u>75</u> | <u>1.00</u> | <u>0.81</u> | <u>0.68</u> | <u>0.59</u> | <u>0.51</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> | |
| E2 and E3 | <u>1 %</u> | <u>3.05</u> | <u>2.18</u> | <u>1.64</u> | <u>1.30</u> | <u>1.09</u> | <u>0.96</u> | <u>0.87</u> | <u>0.80</u> |
| | <u>2</u> | <u>2.94</u> | <u>2.12</u> | <u>1.60</u> | <u>1.27</u> | <u>1.08</u> | <u>0.95</u> | <u>0.86</u> | <u>0.80</u> |
| | <u>3</u> | <u>2.85</u> | <u>2.06</u> | <u>1.56</u> | <u>1.25</u> | <u>1.06</u> | <u>0.94</u> | <u>0.86</u> | <u>0.79</u> |
| | <u>4</u> | <u>2.76</u> | <u>2.00</u> | <u>1.52</u> | <u>1.23</u> | <u>1.05</u> | <u>0.93</u> | <u>0.85</u> | <u>0.78</u> |
| | <u>5</u> | <u>2.67</u> | <u>1.94</u> | <u>1.49</u> | <u>1.21</u> | <u>1.04</u> | <u>0.92</u> | <u>0.84</u> | <u>0.78</u> |
| | <u>10</u> | <u>2.31</u> | <u>1.72</u> | <u>1.35</u> | <u>1.12</u> | <u>0.98</u> | <u>0.88</u> | <u>0.81</u> | <u>0.75</u> |
| | <u>15</u> | <u>2.03</u> | <u>1.55</u> | <u>1.24</u> | <u>1.06</u> | <u>0.93</u> | <u>0.85</u> | <u>0.78</u> | <u>0.72</u> |
| | <u>20</u> | <u>1.83</u> | <u>1.42</u> | <u>1.16</u> | <u>1.00</u> | <u>0.89</u> | <u>0.82</u> | <u>0.75</u> | <u>0.69</u> |
| | <u>25</u> | <u>1.67</u> | <u>1.32</u> | <u>1.10</u> | <u>0.96</u> | <u>0.86</u> | <u>0.78</u> | <u>0.72</u> | <u>0.67</u> |
| | <u>30</u> | <u>1.54</u> | <u>1.24</u> | <u>1.05</u> | <u>0.92</u> | <u>0.83</u> | <u>0.76</u> | <u>0.70</u> | <u>0.65</u> |
| | <u>35</u> | <u>1.44</u> | <u>1.17</u> | <u>1.00</u> | <u>0.88</u> | <u>0.80</u> | <u>0.73</u> | <u>0.67</u> | <u>0.63</u> |
| | <u>40</u> | <u>1.36</u> | <u>1.12</u> | <u>0.96</u> | <u>0.85</u> | <u>0.77</u> | <u>0.70</u> | <u>0.65</u> | <u>0.61</u> |
| | <u>45</u> | <u>1.29</u> | <u>1.07</u> | <u>0.92</u> | <u>0.82</u> | <u>0.74</u> | <u>0.68</u> | <u>0.63</u> | <u>0.59</u> |
| | <u>50</u> | <u>1.23</u> | <u>1.02</u> | <u>0.88</u> | <u>0.79</u> | <u>0.72</u> | <u>0.66</u> | <u>0.62</u> | <u>0.58</u> |
| | <u>55</u> | <u>1.17</u> | <u>0.98</u> | <u>0.85</u> | <u>0.76</u> | <u>0.70</u> | <u>0.64</u> | <u>0.60</u> | <u>0.56</u> |
| | <u>60</u> | <u>1.12</u> | <u>0.94</u> | <u>0.82</u> | <u>0.74</u> | <u>0.68</u> | <u>0.63</u> | <u>0.59</u> | <u>0.53</u> |
| | <u>65</u> | <u>1.08</u> | <u>0.91</u> | <u>0.80</u> | <u>0.72</u> | <u>0.66</u> | <u>0.61</u> | <u>0.56</u> | <u>N/A</u> |
| <u>70</u> | <u>1.03</u> | <u>0.88</u> | <u>0.77</u> | <u>0.70</u> | <u>0.64</u> | <u>0.58</u> | <u>N/A</u> | <u>N/A</u> | |

| | | | | | | | | | |
|--|-----------|-------------|-------------|-------------|-------------|-------------|------------|------------|------------|
| | <u>75</u> | <u>1.00</u> | <u>0.85</u> | <u>0.75</u> | <u>0.68</u> | <u>0.61</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> |
|--|-----------|-------------|-------------|-------------|-------------|-------------|------------|------------|------------|

Table 75.C.6.a.(5)#6 Sub-limit Factors – Deductible Tier 3

ZIP CODES 05001 – 05260

| Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code | | | | | |
|--|---------------------------|-----------------------------|-----------------|---------------------------|-----------------------------|
| ZIP Code | USPS ZIP Code Name | Earthquake Territory | ZIP Code | USPS ZIP Code Name | Earthquake Territory |
| 05001 | WHITE RIVER JUNCTION | 22 | 05073 | TAFTSVILLE | 22 |
| 05009 | WHITE RIVER JUNCTION | 22 | 05074 | THETFORD | 22 |
| 05030 | ASCUTNEY | 22 | 05075 | THETFORD CENTER | 22 |
| 05031 | BARNARD | 22 | 05076 | TOPSHAM | 22 |
| 05032 | BETHEL | 22 | 05077 | TUNBRIDGE | 22 |
| 05033 | BRADFORD | 22 | 05079 | VERSHIRE | 22 |
| 05034 | BRIDGEWATER | 22 | 05081 | WELLS RIVER | 22 |
| 05035 | BRIDGEWATER CORNERS | 22 | 05083 | WEST FAIRLEE | 22 |
| 05036 | BROOKFIELD | 22 | 05084 | WEST HARTFORD | 22 |
| 05037 | BROWNSVILLE | 22 | 05085 | WEST NEWBURY | 22 |
| 05038 | CHELSEA | 22 | 05086 | WEST TOPSHAM | 22 |
| 05039 | CORINTH | 22 | 05088 | WILDER | 22 |
| 05040 | EAST CORINTH | 22 | 05089 | WINDSOR | 22 |
| 05041 | EAST RANDOLPH | 22 | 05091 | WOODSTOCK | 22 |
| 05042 | EAST RYEGATE | 22 | 05101 | BELLOWS FALLS | 22 |
| 05043 | EAST THETFORD | 22 | 05141 | CAMBRIDGEPORT | 22 |
| 05045 | FAIRLEE | 22 | 05142 | CAVENDISH | 22 |
| 05046 | GROTON | 22 | 05143 | CHESTER | 22 |
| 05047 | HARTFORD | 22 | 05146 | GRAFTON | 22 |
| 05048 | HARTLAND | 22 | 05148 | LONDONDERRY | 22 |
| 05049 | HARTLAND FOUR CORNERS | 22 | 05149 | LUDLOW | 22 |
| 05050 | MC INDOE FALLS | 22 | 05150 | NORTH SPRINGFIELD | 22 |
| 05051 | NEWBURY | 22 | 05151 | PERKINSVILLE | 22 |
| 05052 | NORTH HARTLAND | 22 | 05152 | PERU | 22 |
| 05053 | NORTH POMFRET | 22 | 05153 | PROCTORSVILLE | 22 |
| 05054 | NORTH THETFORD | 22 | 05154 | SAXTONS RIVER | 22 |
| 05055 | NORWICH | 22 | 05155 | SOUTH LONDONDERRY | 22 |
| 05056 | PLYMOUTH | 22 | 05156 | SPRINGFIELD | 22 |
| 05058 | POST MILLS | 22 | 05158 | WESTMINSTER | 22 |
| 05059 | QUECHEE | 22 | 05159 | WESTMINSTER STATION | 22 |
| 05060 | RANDOLPH | 22 | 05161 | WESTON | 22 |
| 05061 | RANDOLPH CENTER | 22 | 05201 | BENNINGTON | 22 |
| 05062 | READING | 22 | 05250 | ARLINGTON | 22 |
| 05065 | SHARON | 22 | 05251 | DORSET | 22 |
| 05067 | SOUTH POMFRET | 22 | 05252 | EAST ARLINGTON | 22 |
| 05068 | SOUTH ROYALTON | 22 | 05253 | EAST DORSET | 22 |
| 05069 | SOUTH RYEGATE | 22 | 05254 | MANCHESTER | 22 |
| 05070 | SOUTH STRAFFORD | 22 | 05255 | MANCHESTER CENTER | 22 |
| 05071 | SOUTH WOODSTOCK | 22 | 05257 | NORTH BENNINGTON | 22 |
| 05072 | STRAFFORD | 22 | 05260 | NORTH POWNAL | 22 |

Table #1(T) ZIP Codes 05001 – 05260

ZIP CODES 05261 – 05487

| Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code | | | | | |
|--|---------------------------|-----------------------------|-----------------|---------------------------|-----------------------------|
| ZIP Code | USPS ZIP Code Name | Earthquake Territory | ZIP Code | USPS ZIP Code Name | Earthquake Territory |
| 05261 | POWNAI | 22 | 05444 | CAMBRIDGE | 22 |
| 05262 | SHAFTSBURY | 22 | 05445 | CHARLOTTE | 24 |
| 05301 | BRATTLEBORO | 22 | 05446 | COLCHESTER | 24 |
| 05302 | BRATTLEBORO | 22 | 05447 | EAST BERKSHIRE | 22 |
| 05303 | BRATTLEBORO | 22 | 05448 | EAST FAIRFIELD | 22 |
| 05304 | BRATTLEBORO | 22 | 05449 | COLCHESTER | 24 |
| 05340 | BONDVILLE | 22 | 05450 | ENOSBURG FALLS | 22 |
| 05341 | EAST DOVER | 22 | 05451 | ESSEX | 24 |
| 05342 | JACKSONVILLE | 22 | 05452 | ESSEX JUNCTION | 24 |
| 05343 | JAMAICA | 22 | 05453 | ESSEX JUNCTION | 24 |
| 05344 | MARLBORO | 22 | 05454 | FAIRFAX | 24 |
| 05345 | NEWFANE | 22 | 05455 | FAIRFIELD | 24 |
| 05346 | PUTNEY | 22 | 05456 | FERRISBURGH | 22 |
| 05350 | READSBORO | 22 | 05457 | FRANKLIN | 24 |
| 05351 | SOUTH NEWFANE | 22 | 05458 | GRAND ISLE | 24 |
| 05352 | STAMFORD | 22 | 05459 | HIGHGATE CENTER | 24 |
| 05353 | TOWNSHEND | 22 | 05460 | HIGHGATE SPRINGS | 24 |
| 05354 | VERNON | 22 | 05461 | HINESBURG | 24 |
| 05355 | WARDSBORO | 22 | 05462 | HUNTINGTON | 22 |
| 05356 | WEST DOVER | 22 | 05463 | ISLE LA MOTTE | 24 |
| 05357 | WEST DUMMERSTON | 22 | 05464 | JEFFERSONVILLE | 22 |
| 05358 | WEST HALIFAX | 22 | 05465 | JERICO | 22 |
| 05359 | WEST TOWNSHEND | 22 | 05466 | JONESVILLE | 22 |
| 05360 | WEST WARDSBORO | 22 | 05468 | MILTON | 24 |
| 05361 | WHITINGHAM | 22 | 05469 | MONKTON | 22 |
| 05362 | WILLIAMSVILLE | 22 | 05470 | MONTGOMERY | 22 |
| 05363 | WILMINGTON | 22 | 05471 | MONTGOMERY CENTER | 22 |
| 05401 | BURLINGTON | 24 | 05472 | NEW HAVEN | 22 |
| 05402 | BURLINGTON | 24 | 05473 | NORTH FERRISBURGH | 24 |
| 05403 | SOUTH BURLINGTON | 24 | 05474 | NORTH HERO | 24 |
| 05404 | WINOOSKI | 24 | 05476 | RICHFORD | 22 |
| 05405 | BURLINGTON | 24 | 05477 | RICHMOND | 22 |
| 05406 | BURLINGTON | 24 | 05478 | SAINT ALBANS | 24 |
| 05407 | SOUTH BURLINGTON | 24 | 05479 | SAINT ALBANS | 24 |
| 05408 | BURLINGTON | 24 | 05481 | SAINT ALBANS BAY | 24 |
| 05439 | COLCHESTER | 24 | 05482 | SHELBURNE | 24 |
| 05440 | ALBURGH | 24 | 05483 | SHELDON | 24 |
| 05441 | BAKERSFIELD | 22 | 05485 | SHELDON SPRINGS | 24 |
| 05442 | BELVIDERE CENTER | 22 | 05486 | SOUTH HERO | 24 |
| 05443 | BRISTOL | 22 | 05487 | STARKSBORO | 22 |

Table #2(T) ZIP Codes 05261 – 05487

ZIP CODES 05488 – 05762

| Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code | | | | | |
|--|---------------------------|-----------------------------|-----------------|---------------------------|-----------------------------|
| ZIP Code | USPS ZIP Code Name | Earthquake Territory | ZIP Code | USPS ZIP Code Name | Earthquake Territory |
| 05488 | SWANTON | 21 | 05673 | WAITSFIELD | 22 |
| 05489 | UNDERHILL | 22 | 05674 | WARREN | 22 |
| 05490 | UNDERHILL CENTER | 22 | 05675 | WASHINGTON | 22 |
| 05491 | VERGENNES | 22 | 05676 | WATERBURY | 22 |
| 05492 | WATERVILLE | 22 | 05677 | WATERBURY CENTER | 22 |
| 05494 | WESTFORD | 22 | 05678 | WEBSTERVILLE | 22 |
| 05495 | WILLISTON | 21 | 05679 | WILLIAMSTOWN | 22 |
| 05601 | MONTPELIER | 22 | 05680 | WOLCOTT | 22 |
| 05602 | MONTPELIER | 22 | 05681 | WOODBURY | 22 |
| 05603 | MONTPELIER | 22 | 05682 | WORCESTER | 22 |
| 05604 | MONTPELIER | 22 | 05701 | RUTLAND | 22 |
| 05609 | MONTPELIER | 22 | 05702 | RUTLAND | 22 |
| 05620 | MONTPELIER | 22 | 05730 | BELMONT | 22 |
| 05633 | MONTPELIER | 22 | 05731 | BENSON | 21 |
| 05640 | ADAMANT | 22 | 05732 | BOMOSEEN | 21 |
| 05641 | BARRE | 22 | 05733 | BRANDON | 22 |
| 05647 | CABOT | 22 | 05734 | BRIDPORT | 22 |
| 05648 | CALAIS | 22 | 05735 | CASTLETON | 21 |
| 05649 | EAST BARRE | 22 | 05736 | CENTER RUTLAND | 22 |
| 05650 | EAST CALAIS | 22 | 05737 | CHITTENDEN | 22 |
| 05651 | EAST MONTPELIER | 22 | 05738 | CUTTINGSVILLE | 22 |
| 05652 | EDEN | 22 | 05739 | DANBY | 22 |
| 05653 | EDEN MILLS | 22 | 05740 | EAST MIDDLEBURY | 22 |
| 05654 | GRANITEVILLE | 22 | 05741 | EAST POULTNEY | 22 |
| 05655 | HYDE PARK | 22 | 05742 | EAST WALLINGFORD | 22 |
| 05656 | JOHNSON | 22 | 05743 | FAIR HAVEN | 21 |
| 05657 | LAKE ELMORE | 22 | 05744 | FLORENCE | 22 |
| 05658 | MARSHFIELD | 22 | 05745 | FOREST DALE | 22 |
| 05660 | MORETOWN | 22 | 05746 | GAYSVILLE | 22 |
| 05661 | MORRISVILLE | 22 | 05747 | GRANVILLE | 22 |
| 05662 | MOSCOW | 22 | 05748 | HANCOCK | 22 |
| 05663 | NORTHFIELD | 22 | 05750 | HYDEVILLE | 21 |
| 05664 | NORTHFIELD FALLS | 22 | 05751 | KILLINGTON | 22 |
| 05665 | NORTH HYDE PARK | 22 | 05753 | MIDDLEBURY | 22 |
| 05666 | NORTH MONTPELIER | 22 | 05757 | MIDDLETOWN SPRINGS | 22 |
| 05667 | PLAINFIELD | 22 | 05758 | MOUNT HOLLY | 22 |
| 05669 | ROXBURY | 22 | 05759 | NORTH CLARENDON | 22 |
| 05670 | SOUTH BARRE | 22 | 05760 | ORWELL | 21 |
| 05671 | WATERBURY | 22 | 05761 | PAWLET | 22 |
| 05672 | STOWE | 22 | 05762 | PITTSFIELD | 22 |

Table #3(T) ZIP Codes 05488 – 05762

ZIP CODES 05763 – 05907

| Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code | | | | | |
|--|---------------------------|-----------------------------|-----------------|---------------------------|-----------------------------|
| ZIP Code | USPS ZIP Code Name | Earthquake Territory | ZIP Code | USPS ZIP Code Name | Earthquake Territory |
| 05763 | PITTSFORD | 22 | 05848 | LOWER WATERFORD | 22 |
| 05764 | POULTNEY | 22 | 05849 | LYNDON | 22 |
| 05765 | PROCTOR | 22 | 05850 | LYNDON-CENTER | 22 |
| 05766 | RIPTON | 22 | 05851 | LYNDONVILLE | 22 |
| 05767 | ROCHESTER | 22 | 05853 | MORGAN | 22 |
| 05768 | RUPERT | 22 | 05855 | NEWPORT | 22 |
| 05769 | SALISBURY | 22 | 05857 | NEWPORT-CENTER | 22 |
| 05770 | SHOREHAM | 22 | 05858 | NORTH CONCORD | 22 |
| 05772 | STOCKBRIDGE | 22 | 05859 | NORTH TROY | 22 |
| 05773 | WALLINGFORD | 22 | 05860 | ORLEANS | 22 |
| 05774 | WELLS | 22 | 05861 | PASSUMPSIC | 22 |
| 05775 | WEST PAWLET | 22 | 05862 | PEACHAM | 22 |
| 05776 | WEST RUPERT | 22 | 05863 | SAINT JOHNSBURY-CENTER | 22 |
| 05777 | WEST RUTLAND | 22 | 05866 | SHEFFIELD | 22 |
| 05778 | WHITING | 22 | 05867 | SUTTON | 22 |
| 05819 | SAINT JOHNSBURY | 22 | 05868 | TROY | 22 |
| 05820 | ALBANY | 22 | 05871 | WEST BURKE | 22 |
| 05821 | BARNET | 22 | 05872 | WEST CHARLESTON | 22 |
| 05822 | BARTON | 22 | 05873 | WEST DANVILLE | 22 |
| 05823 | BEEBE-PLAIN | 22 | 05874 | WESTFIELD | 22 |
| 05824 | CONCORD | 22 | 05875 | BARTON | 22 |
| 05825 | COVENTRY | 22 | 05901 | AVERILL | 22 |
| 05826 | CRAFTSBURY | 22 | 05902 | BEECHER FALLS | 22 |
| 05827 | CRAFTSBURY-COMMON | 22 | 05903 | CANAAN | 22 |
| 05828 | DANVILLE | 22 | 05904 | GILMAN | 22 |
| 05829 | DERBY | 22 | 05905 | GUILDHALL | 22 |
| 05830 | DERBY-LINE | 22 | 05906 | LUNENBURG | 22 |
| 05832 | EAST BURKE | 22 | 05907 | NORTON | 22 |
| 05833 | EAST CHARLESTON | 22 | | | |
| 05836 | EAST HARDWICK | 22 | | | |
| 05837 | EAST HAVEN | 22 | | | |
| 05838 | EAST SAINT JOHNSBURY | 22 | | | |
| 05839 | GLOVER | 22 | | | |
| 05840 | GRANBY | 22 | | | |
| 05841 | GREENSBORO | 22 | | | |
| 05842 | GREENSBORO BEND | 22 | | | |
| 05843 | HARDWICK | 22 | | | |
| 05845 | IRASBURG | 22 | | | |
| 05846 | ISLAND POND | 22 | | | |
| 05847 | LOWELL | 22 | | | |

Table #4(T) ZIP Codes 05763 – 05907

DESCRIPTION OF THE AIR EARTHQUAKE MODEL

INTRODUCTION

An earthquake is caused by relative movement of the earth's crust and results in widespread shaking or trembling of the ground. This shaking can cause significant damage to buildings and contents. Since major earthquakes, causing widespread damage, occur very infrequently, a state-of-the-art earthquake computer model developed by AIR-Worldwide has been utilized in order to improve the accuracy and reliability of our advisory prospective loss costs.

OVERVIEW OF THE AIR EARTHQUAKE MODEL

The AIR earthquake model consists of the following components or modules:

The Event Generation Module -- This module determines the frequency, magnitude and other characteristics of potential catastrophe events by geographic location. Scientific data from many sources are used to determine probability distributions for the many variables used to characterize an earthquake. These distributions are used to create a large catalog of simulated events and sampling from these distributions generates "years" of events. Many thousands of years are generated to produce a complete and stable range of potential annual experience of catastrophe event activity based on the latest available research, and to ensure full coverage of extreme events, as well as full spatial coverage.

The Local Intensity Module -- Once the model probabilistically generates the characteristics of a simulated event, it propagates the event across the affected area. For each location within the affected area, local intensity is estimated. The intensity experienced at each site is a function of the magnitude of the event, distance from the source of the event, and a variety of local conditions (e.g., soil type).

The Damage Module -- AIR scientists and engineers have developed mathematical functions called damageability relationships, which describe the interaction between buildings, both their structural and nonstructural components as well as their contents, and the local intensity to which they are exposed. These functions relate the mean damage level as well as the variability of damage to the measure of intensity at each location. Because different structural types will experience different degrees of damage, the damageability relationships vary according to construction type. Estimated losses are calculated by applying the appropriate damage function to the replacement value of the insured property.

The Insured Loss Module -- This module determines the insured losses by applying policy conditions such as the appropriate percentage deductible to the total damage estimates resulting from the damage estimation module.

EVENT
GENERATION
MODULE

The event generation module generates frequency of earthquakes and key characteristics of each simulated earthquake including the epicenter, magnitude, rupture length and orientation, and depth.

Data Sources

The AIR earthquake modeling team collects information on historical earthquakes in the United States from a variety of sources, the most important of which are:

- United States Geological Survey (USGS)
- Electric Power Research Institute (EPRI)
- National Geophysical Data Center (NGDC)
- Southern California Earthquake Center (SCEC)
- Multidisciplinary Center for Earthquake Engineering Research (MCEER)
- Seismological Society of America (SSA)
- California Department of Mines and Geology (CDMG)

AIR's historical earthquake catalog represents a compilation and synthesis of several catalogs in the public domain, among them the NCEER-91 (Seeber and Armbruster, 1992), PDE 1985–present (Preliminary Determination of Epicenters, a monthly report), Seismicity of the United States (Stover and Coffman, USGS, 1993), and the United States Earthquake Data File (Stover, Reagor, and Algermissen, USGS, 1984), several USGS Open File Reports by Charles Mueller, and other reports.

Modeled Earthquake Characteristics

Frequency-Magnitude Distribution - Seismologists typically fit historical data on the frequency and magnitude of earthquakes to an exponential distribution called the Gutenberg-Richter (GR) relationship. The GR relationship applies globally and allows an extrapolation from the limited historical record to estimate a more complete picture of seismicity in an area.

The GR relationship holds over a wide range of magnitudes and can be described by two parameters: an occurrence rate of earthquakes of magnitude greater than or equal to some reference magnitude, characterized by the so-called "a-value"; and a "b-value" representing the rate at which the log of the cumulative annual frequency of earthquakes decreases as the magnitude increases (the slope). Scientists usually truncate this relationship at a limiting magnitude, m_x , above which the probability of occurrence is zero. Each of these three parameters depends upon the geology of the seismic zone under consideration.

EVENT
GENERATION
MODULE (cont'd)

While the GR relationship holds on a regional or global scale, it may not hold for individual faults. For some seismic zones, there exists evidence that earthquakes of a certain magnitude occur with a frequency that is not consistent with the rate predicted by the GR relationship. Scientists now believe that many faults tend to produce repeated earthquakes of a size that is “characteristic” of that particular fault or fault segment. It is from both the GR distribution and the estimated recurrence rate of characteristic earthquakes that the number of earthquakes that occur in each simulated year and their magnitudes are modeled.

Based on geological criteria, AIR seismologists have divided the country into two broad regions for purposes of modeling seismic risk in the United States. These two regions can be roughly categorized as corresponding to the plate boundary zone of the Western United States (WUS) and the intraplate zone of the Central and Eastern United States (CEUS). The earth's lithosphere consists of several large slabs of rock called plates.

These plates move upon an underlying region of hotter, less rigid rock. Most of the earth's seismic energy is released at plate boundaries where plates come in contact with each other. However, earthquakes also occur in the interior of plates. Geologists believe these intraplate earthquakes may be caused by ancient geological deformations or by variations in temperature and strength of the lithosphere.

To determine the frequency-magnitude distributions for earthquakes in different seismic zones, AIR scientists use all available information for each specific region. This includes historical earthquake catalogs and auxiliary geological data such as fault slip rates, paleoseismic data, geophysically derived moment rates, and tsunami records.

Focal Depth - In the AIR model, focal depth, or the depth beneath the surface of the earth where the initial rupture occurs, is drawn from a Gaussian distribution. Because seismic waves attenuate as they travel through the earth's crust, deeper earthquakes typically cause less damage. The parameters of the Gaussian distribution depend on the magnitude of the simulated earthquake and the actual depth of the seismogenic zone (the brittle upper crust within which earthquakes occur), which can vary from one seismotectonic region to another.

EVENT
GENERATION
MODULE (cont'd)

Rupture Length - Rupture length is a function of magnitude. Characteristic faults may be single or multisegmented. In the case of single-segmented faults, if a characteristic earthquake occurs, it is assumed to rupture the entire length of the fault. In the case of multisegmented faults like the San Andreas Fault, one or more contiguous segments may rupture simultaneously. In instances of such cascade events (the rupture of more than one segment), fault length is a function of the combined events.

LOCAL INTENSITY
MODULE

Local intensity in the AIR earthquake model for the United States consists of a mathematical description of ground motion (shaking intensity) and, for many seismic zones, settlement caused by liquefaction.

Shaking Intensity and Attenuation

After the model generates the source parameters of each simulated earthquake, it calculates the shaking intensity at each location affected by the event. This ground motion can range from barely perceptible trembling to violent shaking depending on the magnitude of the event, distance from the rupture, the geological characteristics of the region, and local site conditions. The reduction in intensity as the energy from an earthquake moves away from its source is referred to as attenuation. A series of recent studies have resulted in the development of attenuation functions for different ground motion parameters that are specifically designed for the various regions of the continental United States.

The parameters of the attenuation functions can vary significantly from one region to another, reflecting the underlying geology of the region. For example, attenuation in the Western United States is much higher than in the Central and Eastern United States. The tectonic stresses along the plate boundary region of the Western United States result in significant fracturing of the rock there. This fracturing results in a relatively rapid scattering of seismic energy. The denser rock of the Central and Eastern United States propagates seismic energy over a much larger area, since the rate by which the amplitude of seismic waves diminishes is much slower. An earthquake of a given magnitude will, accordingly, typically affect a smaller area in the western United States than will an equivalent earthquake in the Central or Eastern United States.

Calculations of local shaking intensity are modified to reflect local site conditions. These modifications are based on an analysis of high-resolution geological and soil maps, as well as characteristics of the soil at different depths obtained from bore log data.

DAMAGE
ESTIMATION
MODULE

Damage estimation for the United States regional earthquake model includes shake damage, which results from the lateral, vertical and torsional motions of the ground as well as damage resulting from deformation as buildings settle into liquefied soils.

Shake Damage - Advanced Component Method™

The AIR earthquake model for the United States incorporates a groundbreaking, state-of-the-art methodology for assessing and modeling building vulnerability to ground shaking. The Advanced Component Method (ACM™), developed by AIR engineers, largely replaces the subjective measures and expert opinion on which traditional methodologies have relied and is based instead on objective, rigorously scientific analytical procedures for measuring building deformation and damage.

Building Damage - Buildings are damaged when they are exposed to intense relative deformations that result from ground shaking. The response of individual buildings to ground shaking varies dramatically, however, depending on their configuration and natural period, which is defined as the time it takes for a building to complete a single cycle of oscillation, starting from an initial position and returning back to its initial position. The variation in the response of buildings to ground motion becomes immediately apparent when observing actual damage patterns after a major earthquake. In the course of post-disaster surveys conducted by AIR engineers, completely collapsed buildings could be seen next to buildings that remained entirely intact.

Factors determining the natural periods of buildings include stiffness, mass, and “fixity” condition, or lateral force resisting system, which relate to the connecting elements that tie column to foundation, beam to column, etc. within a building. In general, as stiffness and fixity increase, the natural period of the building decreases. Similarly, the less slender a building is, the lower will be its natural period, in general. The movement of very stiff, or rigid, structures tends to mirror the movement of the ground. While there may be little internal structural deformation, the magnitude of the lateral forces that must be absorbed is significant. Flexible structures, on the other hand, deform.

Such deformation results in damage to both structural and non-structural components, though such deformation is less likely to lead to complete failure. The philosophy behind present design codes is to maximize the ductility (i.e., the degree to which buildings can deform beyond the initial point at which damage occurs but before total collapse) of buildings, and particularly of a building’s lateral force resistance system.

DAMAGE
ESTIMATION
MODULE (cont'd)

Traditionally, models have estimated building vulnerability to earthquakes based either on some subjective measure of intensity, such as the Modified Mercalli Intensity (MMI), or on a single parameter of ground motion, such as Peak Ground Acceleration (PGA). But PGA cannot differentiate between the structural characteristics of individual buildings. Indeed, using PGA as the measure of intensity implicitly assumes that, for all buildings, the top of the building moves exactly in unison with the bottom, that is, like the ground itself. While this may be a reasonable approximation for rigid, low-rise buildings, it provides a misleading picture of how other building types and portfolios of buildings will move and deform in response to the ground motion they experience.

ACM uses spectral displacement as an objective measure of intensity. Spectral displacement is the maximum horizontal displacement experienced by a building during an earthquake. When displacement occurs, the building and its component parts are deformed; deformation causes damage. In ACM, damage depends not on how the ground is shaking, but rather on how the building is shaking; specifically, it depends on the deformation response of individual structural and nonstructural components to ground motion. Because each building has different mechanical characteristics and a different natural period, each will be subjected to a different seismic intensity (i.e., spectral displacement) and, hence, a different damage state.

Contents Damage - In the AIR earthquake model for the United States, contents damageability is a function of occupancy class. Occupancy class provides insight into the kinds of contents contained in the building and hence their relative vulnerability. The primary determinant of contents damage in ACM is not spectral displacement, but rather spectral acceleration. Contents, unlike beams and columns, do not detect interstory drift. The lateral forces they experience are proportional to their mass multiplied by the floor acceleration.

While spectral acceleration is the primary determinant of contents damage, building damage as determined by Spectral displacement also results in contents damage.

Contents will be damaged when suspended ceilings collapse or, at very high levels of building damage, when beams and columns begin to fall on them. In the AIR model, then, contents damageability is a function of both occupancy class and the building damage ratio.

**INSURED LOSS
MODULE**

In the last step of the model, insured losses are calculated by applying the policy conditions including coverage limits and deductibles for the various lines of business and classes of coverage to the total damage estimates resulting from the damage estimation module. A range of policy conditions can also be used.

**MODELED LOSS
COST OUTPUT**

The model calculates a loss cost (average annual loss per \$100 of value) by summing the expected annual losses from all modeled earthquakes that impact specific locations. For each type of coverage (buildings, contents), the model produces output in ZIP code/construction/deductible detail.

Building Classification Definition Revision

INTRODUCTION

The purpose of this revision is to simplify the Commercial Earthquake Building Classifications to only reflect the construction materials and types of structures that define earthquake vulnerability. The revision will remove secondary risk variables, such as building height, currently included in Building Classifications. The secondary variables have been analyzed separately.

BUILDING CLASSIFICATION REVISIONS

Building structural risk characteristics that are relevant with respect to susceptibility to earthquake are included in the descriptions, and other non-structural components are excluded from the descriptions.

The number of stories attribute is excluded in the description to simplify the rating structure and is added back as a separate height modification factor.

In addition, current mandatory deductibles of either 5% or 10%, which vary by construction type, are replaced by a base deductible of 5% for all building classifications, to provide more flexibility on deductible selections. The changes from the mandatory deductibles to a base deductible are reflected in the Earthquake Deductible Options, which is Table 73.D.2.d., and are discussed further in the section regarding deductibles.

DESCRIPTION OF REVISIONS

- (1) Wood Frame Buildings: Occupancy, building height, and size of ground floor attributes are removed.
- (2) All Metal Buildings: Building height and size of ground floor attributes are removed.
- (3) Steel Frame Buildings: Building height and size of column-free areas attributes are removed. Material of floors and roofs attribute is adjusted.
- (4) Reinforced Concrete Buildings, Combined Reinforced Concrete And Structural Steel Buildings: Building height and size of column-free areas attributes are removed. Material of floors and roofs attribute is adjusted.
- (5) Concrete Brick Or Block Buildings: Building height attribute is removed. Type and material of walls, floors and roofs attributes are adjusted.

RULE 73.D.4.a

(1) Wood Frame Buildings

Class A1

Wood frame or frame stucco buildings. Excluded are structures which are classified for fire as wood frame but have concrete supported floors and/or some walls of unit masonry or concrete.

(2) Metal Buildings

Class B1

All-metal buildings. Wood or cement-asbestos are acceptable alternatives to metal roofing and/or siding.

(3) Steel Frame Buildings

Class C1

Buildings with a complete steel frame carrying all loads with floors and roofs of any material and with walls of any non-loadbearing material.

(4) Reinforced Concrete Buildings, Combined Reinforced Concrete And Structural Steel Buildings

Class D1

Building having all vertical loads carried by a structural system consisting of one or a combination of the following;

- (a) Poured-in-place reinforced concrete frame;
- (b) Poured-in-place reinforced concrete interior and/or exterior walls;
- (c) Partial structural steel frame with (a) and/or (b).

Floors and roofs must be of poured-inplace reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over three stories.

Class D2

Buildings having a reinforced concrete frame, or combined reinforced concrete and structural steel frame. Floors and roofs may be of any material while exterior and interior walls may be of any non-loadbearing materials.

Class D3

Buildings having:

- (a) Partial or complete load carrying system of precast concrete; and/or
- (b) Reinforced concrete lift-slab floors and/or roofs; and
- (c) Otherwise qualifying for Class D1 and D2.

(5) Concrete Brick Or Block Buildings

Class E1

Buildings having load-bearing exterior walls of:

- (a) Reinforced brick masonry; and/or
- (b) Reinforced hollow concrete block masonry.

Class E2

Building having load-bearing walls of unreinforced brick, other unreinforced solid unit masonry, hollow tile or other hollow unit masonry construction and cavity wall construction. Floors and roofs may be of any material.

Class E3

Building having load-bearing walls of adobe. Also included are buildings not covered by any other class.

SELECTION OF TERRITORIES

1. INTRODUCTION

The purpose of varying loss costs by territory is to reflect the different risk characteristics of different geographic areas. Risks located in areas with higher seismic activity or weak soil types should be charged more than risks located in less seismic areas.

Since mean damage ratios (MDRs) are produced by the model in ZIP code detail, it is possible to vary loss costs by ZIP code. ZIP codes were aggregated into territories for the following reasons:

- The earthquake model produces an estimate of the MDR, but there is variation around the mean. Combining ZIP codes with similar MDRs into territories is one way of smoothing.
- Ease of implementation by insurers. It is easier to have only a few loss costs for a state as opposed to one loss cost for each ZIP code.

Since seismicity and soil type can be very local phenomena, the earthquake risk can vary greatly between neighboring ZIP codes. Therefore, it was decided that territories need not consist of contiguous ZIP codes. Rather, each territory was created as a collection of ZIP codes that have a similar loss potential.

The following sections describe:

- Clustering analysis that group ZIP codes into territories.
- Determination of final territories.

2. CLUSTERING ZIP CODES INTO TERRITORIES BY STATE

ZIP codes in each state were combined into territories using a k-means clustering method with the most recent year's ISO Commercial Property exposure by ZIP code, which represents the amount of exposure in each ZIP code, as weights (see appendix A for k-means clustering). In order to cluster the ZIP codes into territories, it was necessary to calculate exactly one clustering MDR for each ZIP code to represent the ZIP code's loss potential. The Commercial Lines clustering MDRs for each ZIP code were based on the construction class that was found in the greatest number of ZIP codes.

3. SELECTING THE NUMBER OF TERRITORIES

In order to select the number of territories for a state, consideration was given to the following:

- Homogeneity index (see appendix A.3 for homogeneity index).
- The number of ZIP codes in each territory - Any territory that had too few ZIP codes was combined into another territory with a similar MDR.
- Differences in clustering MDRs between territories - Territories with small absolute differences in MDRs were combined into a single territory.

Earthquake Percentage Deductibles Options

1. INTRODUCTION

This section provides explanations of revisions to the following components:

Percentage Deductible Factors (Table 73.D.2.d)

Percentage Deductible and Insurance-to-Value Factors (Table 75.C.6.a)

The revision of all deductible factors shown in various tables are based on data from the AIR Earthquake model. Multiple steps were used in the development of the various deductible factors. Initial steps, prior to the development of deductible factors, included the introduction of a base deductible, followed by revisions to the deductible tiers and construction groups.

2. BASE DEDUCTIBLE

A base deductible of 5% is being introduced for all building classes to replace the mandatory deductible for Commercial Fire and Allied Lines of 5% or 10% of the amount of Earthquake coverage, depending on building class. This revision will provide more flexibility on deductible selection as well as consistency in rating.

3. DEDUCTIBLE TIERS AND CONSTRUCTION GROUPING

Deductible tiers and construction groups used to group deductible factors were revised to account for the revisions to Commercial Earthquake Building Classification and Earthquake Territories. More information regarding the revisions can be found in the Deductible Tiers and Construction Grouping section (Appendix B).

4. DEVELOPMENT OF DEDUCTIBLE FACTORS

4.1 Preliminary Steps

The AIR model was run to provide loss costs reflecting a broad range of deductible options, including high percentages of value in order to evaluate higher insurance to value factors.

The factor for a given percentage deductible was calculated as the modeled loss cost for the percentage deductible divided by the ground-up loss cost.

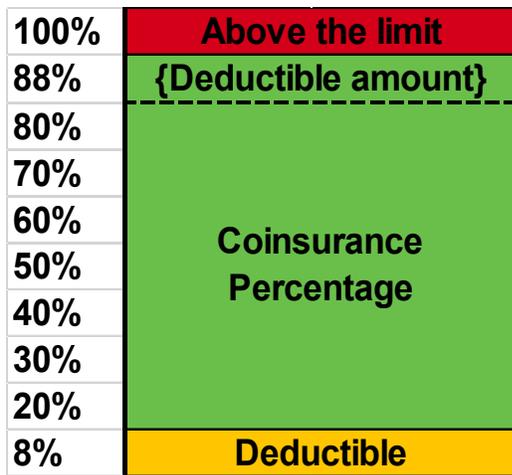
The next step was to fit a curve to the indicated deductible factors in order to calculate factors for a range of percentage deductible/insurance-to-value/property value scenarios. A polynomial regression was found to provide a good fit to the indicated deductible factors, constrained by the range [0, 1].

4.2 Development of Percentage Deductible Factors

The fitted curve was used to calculate percentage deductible factors. The selected percentage deductible was adjusted for the chosen coinsurance level. Therefore, for a given percentage deductible, the deductible factor can be calculated by the following formula:

$$\text{Factor for (the deductible adjusted for coinsurance)} - \text{Factor for (the deductible adjusted for coinsurance + the coinsurance percentage)}$$

The graphic below illustrates the above formula for an example where the property value is \$100,000, the deductible is 10% and coinsurance is 80%. This translates to an \$80,000 Earthquake coverage with an 8% deductible adjusted for coinsurance. The first term, Factor for (the deductible adjusted for coinsurance), reflects everything other than the area marked "deductible". This represents the percentage of loss remaining after placing an 8% deductible. The second term, Factor for (the deductible adjusted for coinsurance + the coinsurance percentage), reflects the area marked "Above the Limit" and is subtracted because losses beyond the limit are not covered.



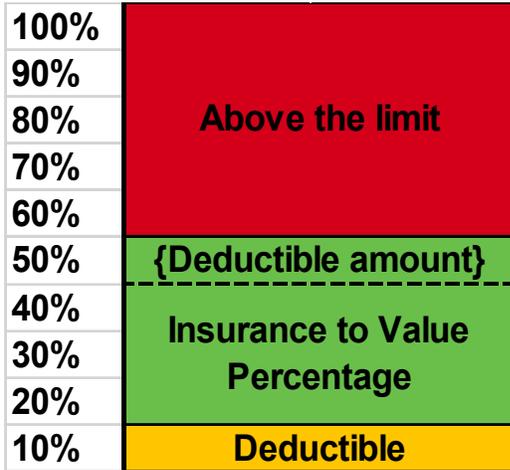
The percentage deductible discussed above is then further divided by the factor for the 5% base deductible to make the factor relative to the base deductible contemplated in the loss cost.

4.3 Development of Percentage Deductible/Insurance-to-Value Factors

For a given (percentage) deductible and insurance-to-value ratio, the deductible/insurance-to-value factor can be calculated by the following formula:

$$\frac{\text{Factor for (the deductible)} - \text{Factor for (the insurance-to-value ratio + the deductible)}}{\text{insurance-to-value ratio}}$$

The graphic below illustrates the numerator of the formula for an example where the property value is \$100,000, the deductible is 10% and the limit is \$40,000. This translates to an insurance-to-value ratio of 40%. The first term, Factor for (the deductible), reflects everything other than the area marked "deductible". The second term, Factor for (insurance-to-value ratio + the deductible), reflects the area marked "Above the Limit", and is subtracted because losses beyond the limit are not covered.



The division by the insurance-to-value ratio in the formula is to reflect that the limit, not the property value, is used in rating the policy.

The result of the formula above is then further divided by the factor for the 5% base deductible and 80% coinsurance for the property value to make the factor relative to the base deductible and coinsurance contemplated in the loss cost.

5. SELECTION OF DEDUCTIBLE FACTORS

The selected percentage deductible factors and the percentage deductible/insurance-to-value factors are equal to the indicated factors from the analysis.

Earthquake Flat Dollar Deductible Options

1. INTRODUCTION

This section provides explanations to the following components introduced:

Flat Dollar Deductible Factors (Table 73.#)

Flat Dollar Deductible and Insurance-to-Value Factors (Table 75.#)

Current deductible tables provide factors for percentage deductibles up to 40%. In order to provide deductible and insurance-to-value factors suited for pricing coverage for higher valued properties, factors are provided for flat dollar deductibles up to \$1,000,000.

Earthquake coverage is often provided at a lower limit relative to the property value, and the impact of a deductible varies based on the limit, so a single table is provided with factors that reflect both deductible and insurance-to-value options. The insurance-to-value percentages are listed as one through four percent, then in increments of five from five percent through seventy five percent.

The revision of all deductible factors shown in various tables, including those introduced in this section, are based on data from the AIR Earthquake model. Multiple steps were used in the development of the various deductible factors. Initial steps, prior to the development of deductible factors, included the introduction of a base deductible, followed by revisions to the deductible tiers and construction groups.

2. BASE DEDUCTIBLE

A base deductible of 5% is being introduced for all building classes to replace the mandatory deductible for Commercial Fire and Allied Lines of 5% or 10% of the amount of Earthquake coverage, depending on building class. This revision will provide more flexibility on deductible selection as well as consistency in rating.

3. DEDUCTIBLE TIERS AND CONSTRUCTION GROUPING

Deductible tiers and construction groups used to group deductible factors were revised to account for the revisions to Commercial Earthquake Building Classification and Earthquake Territories. More information regarding the revisions can be found in the Deductible Tiers and Construction Grouping section (Appendix B).

4. DEVELOPMENT OF DEDUCTIBLE FACTORS

4.1 Preliminary Steps

The AIR model was run to provide loss costs reflecting a broad range of deductible options, including high percentages of value in order to evaluate higher insurance to value factors.

The factor for a given percentage deductible was calculated as the modeled loss cost for the percentage deductible divided by the ground-up loss cost. The factor for a given flat dollar deductible was calculated by first specifying the deductible as a percentage of the total value of

property, then dividing the modeled loss cost for the percentage deductible by the ground-up loss costs.

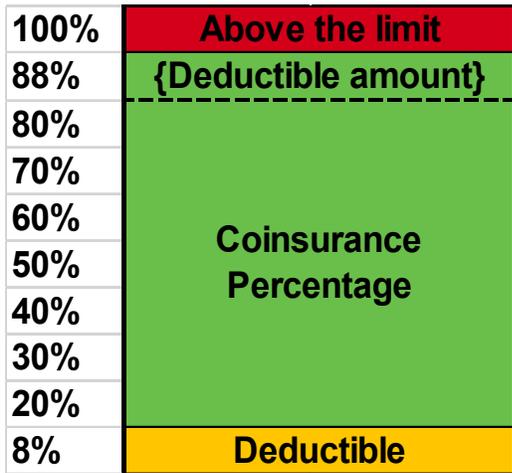
The next step was to fit a curve to the indicated deductible factors in order to calculate factors for a range of flat dollar deductible/insurance-to-value/property value scenarios. A polynomial regression was found to provide a good fit to the indicated deductible factors, constrained by the range [0, 1].

4.2 Development of Flat Dollar Deductible Factors

Flat dollar deductibles were converted to a percentage of the total value of the property to calculate factors using the fitted curve. The fitted curve was used to calculate percentage deductible factors. The selected percentage deductible was adjusted for the chosen coinsurance level. Therefore, for a given percentage deductible, the deductible factor can be calculated by the following formula:

$$\text{Factor for (the deductible adjusted for coinsurance)} - \text{Factor for (the deductible adjusted for coinsurance + the coinsurance percentage)}$$

The graphic below illustrates the above formula for an example where the property value is \$100,000, the deductible is \$8000 and coinsurance is 80%. This translates to an \$80,000 Earthquake coverage with an 8% deductible. The first term, Factor for (the deductible adjusted for coinsurance), reflects everything other than the area marked "deductible". This represents the percentage of loss remaining after placing an \$8000 deductible. The second term, Factor for (the deductible adjusted for coinsurance + the coinsurance percentage), reflects the area marked "Above the Limit" and is subtracted because losses beyond the limit are not covered.



The flat dollar deductible discussed above is then further divided by the factor for the 5% base deductible to make the factor relative to the base deductible contemplated in the loss cost.

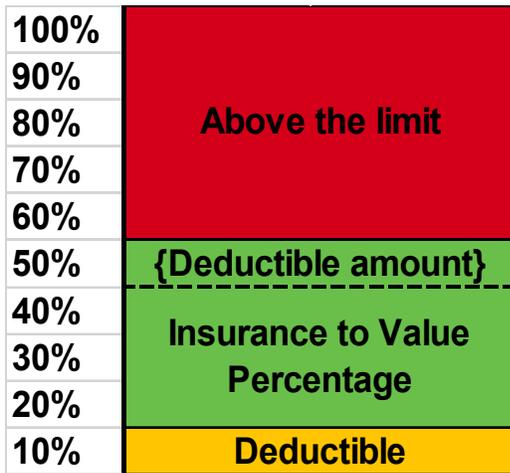
Lastly, because indicated flat dollar deductible factors vary by the property value, the property values were grouped into ranges with reasonably consistent factors for a given deductible.

4.3 Development of Flat Dollar Deductible/Insurance-to-Value Factors

For a given (flat dollar) deductible and insurance-to-value ratio, the deductible/insurance-to-value factor can be calculated by the following formula:

$$\frac{\text{Factor for (the deductible)} - \text{Factor for (the insurance-to-value ratio + the deductible)}}{\text{insurance-to-value ratio}}$$

The graphic below illustrates the numerator of the formula for an example where the property value is \$100,000, the deductible is \$10,000 and the limit is \$40,000. This translates to a deductible that is 10% of the value and an insurance-to-value ratio of 40%. The first term, Factor for (the deductible), reflects everything other than the area marked "deductible". The second term, Factor for (insurance-to-value ratio + the deductible), reflects the area marked "Above the Limit", and is subtracted because losses beyond the limit are not covered.



The division by the insurance-to-value ratio in the formula is to reflect that the limit, not the property value, is used in rating the policy.

The result of the formula above is then further divided by the factor for the 5% base deductible and 80% coinsurance for the property value to make the factor relative to the base deductible and coinsurance contemplated in the loss cost.

Lastly, because indicated flat dollar deductible factors vary by the property value, the property values were grouped into ranges with reasonably consistent factors for a given deductible and insurance to value ratio.

5. SELECTION OF DEDUCTIBLE FACTORS

The selected flat dollar deductible factors and the flat dollar deductible/insurance-to-value factors are equal to the indicated factors from the analysis.

Building Height Modification Factors

SUMMARY

This section explains updates to the Building Height (number of stories) Modification Factors based on the revised AIR model. With revision of building classification definitions and exclusion of building height attributes from the building classifications, Building Height Modification factors are being updated to reflect the variations in loss costs due to the intersection of building class and height by territory group.

DESCRIPTION OF ANALYSIS

AIR model results were used in determining the Building Height Modification Factor by building class, height and territory grouping.

The first step of deriving height relativity is to group territories that exhibit similar height relativities. To do this, height relativities for 4-7 and 8+ stories of all building classes were calculated by dividing loss cost of 4-7 story class and 8+ story class building by loss cost of the 1–3 story class building (e.g. relativity factor for 4-7 story = indicated loss cost for 4-7 story class / indicated loss cost for 1-3 story class). Loss costs were capped at .001 in the formula used to calculate the height relativities. We capped the loss costs so that nominal changes to very small loss costs do not result in large relativity changes. These calculated relativities would then be used to cluster and scale. Four territory groupings were selected using a multi-dimensional k-means clustering method based on the indicated values of the height relativity by territory for all building classes (see appendix A for k-means clustering). After selection of the four territory groups, average building height modification factors were then calculated by building height groups for each building class.

A scaling procedure with a minimum of 0.6 and maximum of 1.4 was applied to all the height modification factors for 4-7 stories and 8 or more stories simultaneously, which has the effect of bringing all factors closer to unity. This was done to remove deep credit or debit factors seen in groups 1,2 and 4.

SELECTIONS

Buildings that are 1–3 stories obtain a factor of unity.

The table below presents the updated Building height modification Factors:

| Building Class | 4-7 Stories | | | | 8 Or More Stories | | | |
|----------------|-------------|---------|---------|---------|-------------------|---------|---------|---------|
| | Group 1 | Group 2 | Group 3 | Group 4 | Group 1 | Group 2 | Group 3 | Group 4 |
| A1 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| B1 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| C1 | 0.80 | 0.89 | 1.00 | 1.03 | 0.71 | 0.84 | 1.00 | 1.00 |
| D1 | 0.73 | 0.80 | 1.00 | 0.91 | 0.68 | 0.79 | 1.00 | 1.00 |
| D2 | 0.73 | 0.80 | 1.00 | 0.91 | 0.68 | 0.79 | 1.00 | 1.00 |
| D3 | 0.78 | 0.88 | 1.00 | 1.13 | 0.71 | 0.84 | 1.00 | 1.27 |
| E1 | 0.80 | 0.93 | 1.00 | 1.11 | 0.73 | 0.87 | 1.00 | 1.40 |
| E2 | 0.83 | 0.98 | 1.03 | 1.24 | 0.83 | 0.98 | 1.03 | 1.24 |
| E3 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

Table 73.D.8. Building Height Modification Factors

Building Code Effectiveness Grading Earthquake Factors

SUMMARY

This section explains updates to the Building Code Effectiveness Grading Earthquake Factors, which measures how well a community applies the most up to date building codes, based on both the revised AIR model and ISO's Building Code Effectiveness Grading Schedule. With this revision, Earthquake Factors for Building Code Effectiveness Grading are being updated to reflect the average Building Code Effectiveness Grading Score (BCEGS) incorporated within the AIR model to develop AIR's Mean Damage Ratio (MDR), which is the basis of the revised loss costs.

DESCRIPTION OF ANALYSIS

ISO Commercial Property Rules provide Earthquake Factors for Building Code Effectiveness Grades for the earthquake peril. Currently, the BCEGS Earthquake Factors are credit only, with the base factor of 1.00 for "Ungraded" or the grade of 10. As the revised loss costs based on the AIR model now account for the state-level average BCEGS classification, the BCEGS credits would be double-counted without an adjustment to the current Earthquake Factors. The following adjustments are being made in determining the revised Earthquake Factors.

The first step is to identify the average BCEGS classification used by the AIR model for the state and the corresponding current BCEGS Earthquake Factor, which would be the new base factor.

The second step is to divide all BCEGS Earthquake Factors by the new base factor from the first step. The result is that the average Building Code Effectiveness Grade will obtain a factor of 1.00, and Earthquake Factors for other Building Code Effectiveness Grades will be either credits or debits, maintaining their current relativity to the average grade.

SELECTIONS

The table below presents the updated Earthquake Factors:

| Grade/(Code) | Entire State |
|---------------|--------------|
| 1 (01) | 0.96 |
| 2 (02) | 0.96 |
| 3 (03) | 0.96 |
| 4 (04) | 1.00 |
| 5 (05) | 1.00 |
| 6 (06) | 1.00 |
| 7 (07) | 1.00 |
| 8 (08) | 1.04 |
| 9 (09) | 1.04 |
| 10 (10) | 1.06 |
| Ungraded (99) | 1.06 |

Soft Story Modification Factor

SUMMARY

This section introduces a soft story modification factor based on the AIR model. Soft story refers to a particularly weak, flexible, or otherwise vulnerable, ground floor, most common in older, wood-frame, multi-story buildings. A soft story often features relatively large window and door openings and has fewer partitions (less bracing) than the overlying levels. Examples of structures with a soft story include an apartment building with storefronts on the ground floor, or a house with the living space constructed over the garage. Among building risk characteristics, soft story has been found to have a material impact on loss potentials from earthquake. Buildings retrofitted or engineered to mitigate the seismic effects of soft story will not be considered as soft story buildings.

DESCRIPTION OF ANALYSIS

For buildings and personal property, exposure weighted average loss costs with and without soft story were calculated for each territory. Soft story modification factors were computed by dividing exposure weighted average loss costs with soft story by exposure weighted average loss costs without soft story. Since soft story modification factors were found to be consistent over building classes and states, a single soft story modification factor was derived for each of buildings and personal property.

SELECTIONS

Separate factors were developed for buildings and personal property, and the following table contains the selected soft story modification factors that are equal to the indicated factors from the analysis:

| | Building | Personal Property |
|---------------------------------------|-----------------|--------------------------|
| Soft Story Modification Factor | 1.42 | 1.28 |

Table 73.E.1.a.(2) Soft Story Modification Factor

Masonry Veneer Buyback Coverage

SUMMARY

The Earthquake forms contain a coverage exclusion for Masonry Veneer on wood frame buildings, with an available buyback option. Factors for the buyback option are revised to reflect relativities indicated from the AIR Earthquake model.

DESCRIPTION OF ANALYSIS

Exposure weighted average loss costs for each territory were calculated for the A1 class (Wood Frame Buildings) with different masonry veneer coverage options. Masonry veneer coverage factors were derived by dividing exposure weighted average loss costs with masonry veneer coverage by exposure weighted average loss costs without the coverage. Since indicated masonry veneer coverage factors are consistent over states and territories, a single factor was selected for each coverage option.

SELECTIONS

The table below displays the selected Masonry Veneer Factors that are equal to the indicated factors from the analysis:

| Percentage of Total Exterior Wall Areas Faced With Masonry Veneer | Factor |
|---|--------|
| 10% - 50% | 1.10 |
| Over 50% | 1.15 |

Table 73.D.4.d. Masonry Veneer Coverage Factors

Height Relativity Factors for Time Element

SUMMARY

This section updates the time element height relativity factors. The current factors are debits for buildings above 8 stories. Based on the AIR model, height relativities for time element coverage have a similar pattern to that of building height relativities, which indicate credits instead of debits for high rise buildings. To mitigate swings in rating and reflect updated model indication, a unity factor (1.00) was selected for time element height relativities regardless of building height.

SELECTIONS

Table 73.E.1.b. is being revised to include all unity (1.00) factors. If future analyses of loss potential indicate variation of loss costs according to height is warranted, we may implement credits or debits as needed. The table below displays the indicated and selected time element height relativity factors:

| Number Of Stories | Indicated Rate Factor | Selected Rate Factor |
|--------------------------|------------------------------|-----------------------------|
| 1 – 8 | 0.82 | 1.0 |
| 9 – 20 | 0.73 | 1.0 |
| Over 20 | 0.73 | 1.0 |

Table 73.E.1.b. Story Modification Factors

Appendix A

K-means Clustering

1. DESCRIPTION

K-means clustering aims to group similar data points into clusters and simultaneously maximize the difference between clusters. This method begins with the initial selection of a cluster centroid for each cluster. The distance of each data point from the centroid is calculated and data points are assigned to the closest cluster based on the distance assigned. After the first iteration, a new centroid is calculated for each cluster by taking the straight/weighted average of all data points within the cluster. This process is repeated until all data points converge and the centroids stop moving.

2. DATA USED IN CLUSTERING

The k-means clustering algorithm is both flexible and robust regarding the input data used. The data used can range from single-valued data points to multi-valued data points (e.g. a curve). In the case where multi-valued data points/vector of values/a curve is used, a multi-dimensional k-means approach is utilized, where each value of the vector/curve can be considered as co-ordinates of a data point on a multi-dimensional plane.

3. SELECTING THE NUMBER OF CLUSTERS - HOMOGENEITY INDEX

The clustering process does not determine the optimal or appropriate number of clusters. In order to select the number of clusters, the homogeneity index is considered (along with various other factors which vary based on the data that is being clustered).

The homogeneity index is a measure of how much of the total variance of the data is explained by the clustering system. In order to calculate the homogeneity index, it is necessary to calculate the following:

- Overall within cluster variation - A measure of the average, over all clusters, of each cluster's within variation, where each clusters' within variation is the average, over all data points in the cluster, of the squared deviation of each data point from the average of the cluster.
- Between cluster variation - A measure of the average, over all clusters, of the squared deviation of each cluster's average from the average of all data points i.e. the total average.
- Total variation - Sum of the overall within cluster variation and the between cluster variation.

For each clustering scheme, the homogeneity index is calculated as the ratio of the between cluster variation of the clustering scheme to the total variation. Regardless of the number of clusters, the total variation remains unchanged. As the number of clusters decrease, the between cluster variation decreases, and, therefore, the homogeneity index decreases. Since it is desired to produce a relatively high homogeneity index (for example, 90%) in an efficient manner (meaning using a small number of clusters), selecting the optimal number of clusters involves examining the homogeneity index at each iteration of the

clustering process. After each iteration of the clustering process, the number of clusters decrease by one. Candidates for the desired number of clusters (n) were selected such that the clustering iteration that produced n-1 clusters from n clusters resulted in a large decrease in the homogeneity index as compared to the decrease in the homogeneity index from the previous clustering iteration that produced n clusters from n+1 clusters.

For example, suppose that several iterations of the clustering procedure resulted in the following homogeneity indices:

| Number of Clusters | Within Cluster Variation | Between Cluster Variation | Total Variation | Homogeneity Index |
|--------------------|--------------------------|---------------------------|-----------------|-------------------|
| 7 | 7 | 93 | 100 | 0.93 |
| 6 | 8 | 92 | 100 | 0.92 |
| 5 | 9 | 91 | 100 | 0.91 |
| 4 | 20 | 80 | 100 | 0.80 |

In this example, as the clustering process moved from five clusters to four clusters, there was a large decrease in the homogeneity index from 0.91 to 0.80. However, the previous few iterations of the clustering process produced decreases of only 0.01 in the homogeneity index. Therefore, in this example, "five" would be selected as a candidate for the desired number of clusters.

Appendix B

Deductible Tiers and Construction Grouping

Deductible tiers and construction groups used to group deductible factors are being revised to account for the revisions to Building Classification and Earthquake Territories. Deductible factors are grouped by construction and territory to prevent deductible tables from being unwieldy. To accomplish this, two clustering analyses were used to first group constructions and then territories for the purposes of calculating deductible factors based on the model output.

Territories and constructions were grouped into tiers and construction groups, respectively, based on deductible curves using a multi-dimensional k-means clustering method (see appendix A for k-means clustering). The final number of tiers and construction groups were selected based on the homogeneity index, ease of implementation as well as impact of changes from an IT/operational standpoint (see appendix A.3 for homogeneity index).

As a result of the clustering analyses, four construction groups and three deductible tiers were selected. The assignment of territories to the appropriate deductible tier appears on the state rate pages. The table below shows the assignment of constructions to construction groups:

| Construction Groups |
|---------------------|
| A1 |
| B1, C1 |
| D1, D2, D3, E1 |
| E2, E3 |

73. CAUSES OF LOSS – EARTHQUAKE FORM

| Deductible Tier | Total Property Value | Deductible | Building Class | | | |
|--|---|------------|----------------|-----------------------|----------------------------|-----------|
| | | | 1C and 1D | 2A, 2B, 3A, 3B and 4A | 3C, 4C, 4D, 5B, 5C and 5AA | 4B and 5A |
| 1 | \$ More than \$ 250,000 100,001 – 250,000 50,001 – 100,000 50,000 or Less | \$ 500 | 1.228 | 1.262 | 1.354 | 1.375 |
| | | | 1.187 | 1.216 | 1.309 | 1.328 |
| | | | 1.158 | 1.183 | 1.278 | 1.295 |
| | | | 1.093 | 1.107 | 1.208 | 1.221 |
| | \$ More than \$ 250,000 100,001 – 250,000 50,001 – 100,000 50,000 or Less | 1,000 | 1.227 | 1.261 | 1.354 | 1.374 |
| | | | 1.165 | 1.190 | 1.274 | 1.302 |
| | | | 1.122 | 1.140 | 1.222 | 1.254 |
| | | | 1.027 | 1.031 | 1.109 | 1.146 |
| | \$ More than \$ 500,000 250,001 – 500,000 100,001 – 250,000 100,000 or Less | 2,500 | 1.226 | 1.260 | 1.353 | 1.373 |
| | | | 1.158 | 1.183 | 1.278 | 1.295 |
| | | | 1.117 | 1.135 | 1.234 | 1.249 |
| | | | 1.000 | 1.000 | 1.109 | 1.116 |
| \$ More than \$ 1,000,000 500,001 – 1,000,000 250,001 – 500,000 250,000 or Less | 5,000 | 1.225 | 1.259 | 1.351 | 1.372 | |
| | | 1.158 | 1.183 | 1.278 | 1.295 | |
| | | 1.122 | 1.140 | 1.238 | 1.254 | |
| | | 1.027 | 1.031 | 1.137 | 1.146 | |
| \$ More than \$ 5,000,000 1,000,001 – 5,000,000 500,001 – 1,000,000 250,001 – 500,000 250,000 or Less | 10,000 | 1.223 | 1.257 | 1.349 | 1.370 | |
| | | 1.183 | 1.211 | 1.304 | 1.323 | |
| | | 1.122 | 1.140 | 1.238 | 1.254 | |
| | | 1.068 | 1.079 | 1.181 | 1.193 | |
| \$ More than \$ 10,000,000 5,000,001 – 10,000,000 1,000,001 – 5,000,000 500,001 – 1,000,000 500,000 or Less | 25,000 | 1.220 | 1.253 | 1.345 | 1.365 | |
| | | 1.183 | 1.211 | 1.304 | 1.323 | |
| | | 1.148 | 1.171 | 1.267 | 1.284 | |
| | | 1.046 | 1.053 | 1.158 | 1.168 | |
| \$ More than \$ 10,000,000 5,500,001 – 10,000,000 3,500,001 – 5,500,000 1,000,001 – 3,500,000 1,000,000 or Less | 50,000 | 1.215 | 1.247 | 1.339 | 1.360 | |
| | | 1.160 | 1.184 | 1.279 | 1.297 | |
| | | 1.133 | 1.153 | 1.250 | 1.266 | |
| | | 1.084 | 1.097 | 1.198 | 1.211 | |
| \$ More than \$ 10,000,000 5,500,001 – 10,000,000 3,500,001 – 5,500,000 1,000,001 – 3,500,000 1,000,000 or Less | 75,000 | 1.211 | 1.243 | 1.335 | 1.355 | |
| | | 1.141 | 1.162 | 1.258 | 1.275 | |
| | | 1.107 | 1.123 | 1.222 | 1.236 | |
| | | 1.046 | 1.053 | 1.158 | 1.168 | |
| \$ More than \$ 10,000,000 5,500,001 – 10,000,000 3,500,001 – 5,500,000 1,000,001 – 3,500,000 1,000,000 or Less | 100,000 | 1.207 | 1.239 | 1.331 | 1.351 | |
| | | 1.124 | 1.143 | 1.241 | 1.256 | |
| | | 1.084 | 1.097 | 1.198 | 1.211 | |
| | | 1.014 | 1.017 | 1.124 | 1.132 | |
| \$ More than \$ 10,000,000 5,500,001 – 10,000,000 3,500,001 – 5,500,000 1,000,001 – 3,500,000 1,000,000 or Less | 250,000 | 1.190 | 1.220 | 1.312 | 1.332 | |
| | | 1.050 | 1.057 | 1.162 | 1.172 | |
| | | 0.986 | 0.984 | 1.095 | 1.101 | |
| | | 0.878 | 0.862 | 0.980 | 0.979 | |
| \$ More than \$ 10,000,000 | 500,000 | 0.486 | 0.446 | 0.561 | 0.542 | |
| | | 1.170 | 1.196 | 1.290 | 1.308 | |

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|----|-------------------------|-------------------------|---------|-------|-------|-------|-------|
| | \$ | 5,500,001 – 10,000,000 | | 1.229 | 1.396 | 1.505 | 1.554 |
| | | 3,500,001 – 5,500,000 | | 1.170 | 1.285 | 1.423 | 1.461 |
| | | 1,000,001 – 3,500,000 | | 1.071 | 1.113 | 1.287 | 1.310 |
| | | 1,000,000 or Less | | 0.756 | 0.666 | 0.874 | 0.867 |
| | \$ | More than \$ 10,000,000 | 100,000 | 1.356 | 1.657 | 1.685 | 1.761 |
| | | 5,500,001 – 10,000,000 | | 1.200 | 1.340 | 1.464 | 1.507 |
| | | 3,500,001 – 5,500,000 | | 1.132 | 1.218 | 1.371 | 1.403 |
| | | 1,000,001 – 3,500,000 | | 1.022 | 1.034 | 1.221 | 1.237 |
| | \$ | 1,000,000 or Less | | 0.680 | 0.577 | 0.778 | 0.769 |
| | | More than \$ 10,000,000 | 250,000 | 1.322 | 1.585 | 1.637 | 1.705 |
| | | 5,500,001 – 10,000,000 | | 1.076 | 1.122 | 1.295 | 1.318 |
| | | 3,500,001 – 5,500,000 | | 0.980 | 0.969 | 1.164 | 1.176 |
| | \$ | 1,000,001 – 3,500,000 | | 0.830 | 0.759 | 0.968 | 0.966 |
| | | 1,000,000 or Less | | 0.398 | 0.295 | 0.439 | 0.426 |
| | | More than \$ 10,000,000 | 500,000 | 1.283 | 1.503 | 1.581 | 1.640 |
| | | 5,500,001 – 10,000,000 | | 0.950 | 0.925 | 1.125 | 1.133 |
| | \$ | 3,500,001 – 5,500,000 | | 0.830 | 0.759 | 0.968 | 0.966 |
| | | 1,000,001 – 3,500,000 | | 0.651 | 0.545 | 0.742 | 0.731 |
| | | 1,000,000 or Less | | 0.287 | 0.202 | 0.312 | 0.301 |
| | | More than \$ 10,000,000 | 750,000 | 1.252 | 1.441 | 1.538 | 1.590 |
| | \$ | 5,500,001 – 10,000,000 | | 0.862 | 0.802 | 1.010 | 1.010 |
| | | 3,500,001 – 5,500,000 | | 0.729 | 0.634 | 0.839 | 0.832 |
| | | 1,000,001 – 3,500,000 | | 0.532 | 0.420 | 0.597 | 0.584 |
| | | 1,000,000 or Less | | 0.234 | 0.160 | 0.252 | 0.242 |
| \$ | More than \$ 10,000,000 | 1,000,000 | 1.226 | 1.390 | 1.501 | 1.549 | |
| | 5,500,001 – 10,000,000 | | 0.794 | 0.713 | 0.922 | 0.918 | |
| | 3,500,001 – 5,500,000 | | 0.651 | 0.545 | 0.742 | 0.731 | |
| | 1,000,001 – 3,500,000 | | 0.439 | 0.332 | 0.487 | 0.474 | |
| \$ | 1,000,000 or Less | | N/A | N/A | N/A | N/A | |

Table 73.#2 Earthquake Deductible Options – Deductible Tier 2

| Deductible Tier | Total Property Value | Deductible | Building Class | | | | |
|-----------------|------------------------|----------------------|----------------|-----------------------|----------------------------|-----------|-------|
| | | | 1C and 1D | 2A, 2B, 3A, 3B and 4A | 3C, 4C, 4D, 5B, 5C and 5AA | 4B and 5A | |
| 3 | \$ | More than \$ 250,000 | \$ 500 | 1.467 | 1.997 | 1.981 | 2.087 |
| | | 100,001 – 250,000 | | 1.376 | 1.757 | 1.837 | 1.916 |
| | | 50,001 – 100,000 | | 1.313 | 1.604 | 1.736 | 1.799 |
| | | 50,000 or Less | | 1.176 | 1.311 | 1.518 | 1.555 |
| | \$ | More than \$ 250,000 | 1,000 | 1.466 | 1.995 | 1.980 | 2.086 |
| | | 100,001 – 250,000 | | 1.327 | 1.636 | 1.758 | 1.825 |
| | | 50,001 – 100,000 | | 1.235 | 1.431 | 1.611 | 1.659 |
| | | 50,000 or Less | | 1.048 | 1.079 | 1.321 | 1.340 |
| | \$ | More than \$ 500,000 | 2,500 | 1.464 | 1.990 | 1.977 | 2.082 |
| | | 250,001 – 500,000 | | 1.313 | 1.604 | 1.736 | 1.799 |
| | | 100,001 – 250,000 | | 1.226 | 1.412 | 1.597 | 1.642 |
| | | 100,000 or Less | | 1.000 | 1.000 | 1.249 | 1.262 |
| \$ | More than \$ 1,000,000 | 5,000 | 1.462 | 1.983 | 1.974 | 2.078 | |
| | 500,001 – 1,000,000 | | 1.313 | 1.604 | 1.736 | 1.799 | |
| | 250,001 – 500,000 | | 1.235 | 1.431 | 1.611 | 1.659 | |
| | 250,000 or Less | | 1.048 | 1.079 | 1.321 | 1.340 | |
| \$ | More than \$ 5,000,000 | 10,000 | 1.458 | 1.973 | 1.968 | 2.071 | |

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|----|-------------------------|-----------|-------|-------|-------|-------|
| \$ | 1,000,001 – 5,000,000 | | 1.367 | 1.733 | 1.822 | 1.899 |
| | 500,001 – 1,000,000 | | 1.235 | 1.431 | 1.611 | 1.659 |
| | 250,001 – 500,000 | | 1.127 | 1.218 | 1.442 | 1.471 |
| | 250,000 or Less | | 0.887 | 0.831 | 1.083 | 1.087 |
| \$ | More than \$ 10,000,000 | 25,000 | 1.449 | 1.949 | 1.954 | 2.055 |
| | 5,000,001 – 10,000,000 | | 1.367 | 1.733 | 1.822 | 1.899 |
| | 1,000,001 – 5,000,000 | | 1.291 | 1.553 | 1.700 | 1.759 |
| | 500,001 – 1,000,000 | | 1.085 | 1.142 | 1.378 | 1.401 |
| \$ | 500,000 or Less | | 0.829 | 0.752 | 1.000 | 1.000 |
| | More than \$ 10,000,000 | 50,000 | 1.438 | 1.919 | 1.937 | 2.034 |
| | 5,500,001 – 10,000,000 | | 1.316 | 1.611 | 1.741 | 1.805 |
| | 3,500,001 – 5,500,000 | | 1.258 | 1.481 | 1.648 | 1.700 |
| \$ | 1,000,001 – 3,500,000 | | 1.159 | 1.277 | 1.491 | 1.525 |
| | 1,000,000 or Less | | 0.828 | 0.751 | 0.999 | 0.999 |
| | More than \$ 10,000,000 | 75,000 | 1.429 | 1.895 | 1.923 | 2.017 |
| | 5,500,001 – 10,000,000 | | 1.275 | 1.516 | 1.674 | 1.729 |
| \$ | 3,500,001 – 5,500,000 | | 1.204 | 1.367 | 1.562 | 1.603 |
| | 1,000,001 – 3,500,000 | | 1.085 | 1.142 | 1.378 | 1.401 |
| | 1,000,000 or Less | | 0.716 | 0.611 | 0.843 | 0.838 |
| | More than \$ 10,000,000 | 100,000 | 1.271 | 1.508 | 1.668 | 1.722 |
| \$ | 5,500,001 – 10,000,000 | | 1.239 | 1.440 | 1.618 | 1.666 |
| | 3,500,001 – 5,500,000 | | 1.159 | 1.277 | 1.491 | 1.525 |
| | 1,000,001 – 3,500,000 | | 1.026 | 1.042 | 1.288 | 1.304 |
| | 1,000,000 or Less | | 0.631 | 0.516 | 0.730 | 0.723 |
| \$ | More than \$ 10,000,000 | 250,000 | 1.139 | 1.239 | 1.460 | 1.491 |
| | 5,500,001 – 10,000,000 | | 1.092 | 1.154 | 1.387 | 1.412 |
| | 3,500,001 – 5,500,000 | | 0.976 | 0.962 | 1.213 | 1.224 |
| | 1,000,001 – 3,500,000 | | 0.800 | 0.715 | 0.960 | 0.958 |
| \$ | 1,000,000 or Less | | 0.337 | 0.239 | 0.363 | 0.357 |
| | More than \$ 10,000,000 | 500,000 | 1.000 | 1.000 | 1.249 | 1.262 |
| | 5,500,001 – 10,000,000 | | 0.941 | 0.909 | 1.161 | 1.169 |
| | 3,500,001 – 5,500,000 | | 0.800 | 0.715 | 0.960 | 0.958 |
| \$ | 1,000,001 – 3,500,000 | | 0.599 | 0.482 | 0.688 | 0.680 |
| | 1,000,000 or Less | | 0.232 | 0.156 | 0.242 | 0.238 |
| | More than \$ 10,000,000 | 750,000 | 0.904 | 0.854 | 1.107 | 1.112 |
| | 5,500,001 – 10,000,000 | | 0.838 | 0.763 | 1.012 | 1.013 |
| \$ | 3,500,001 – 5,500,000 | | 0.685 | 0.576 | 0.802 | 0.796 |
| | 1,000,001 – 3,500,000 | | 0.472 | 0.357 | 0.526 | 0.518 |
| | 1,000,000 or Less | | 0.184 | 0.121 | 0.189 | 0.186 |
| | More than \$ 10,000,000 | 1,000,000 | 0.829 | 0.752 | 1.000 | 1.000 |
| \$ | 5,500,001 – 10,000,000 | | 0.759 | 0.663 | 0.902 | 0.899 |
| | 3,500,001 – 5,500,000 | | 0.599 | 0.482 | 0.688 | 0.680 |
| | 1,000,001 – 3,500,000 | | 0.378 | 0.273 | 0.411 | 0.404 |
| | 1,000,000 or Less | | N/A | N/A | N/A | N/A |

Table 73.#3 Earthquake Deductible Options – Deductible Tier 3

| Deductible Tier | Total Property Value | Deductible | Building Class(es) | | | |
|-----------------|----------------------|------------|--------------------|-----------|-------------------|-----------|
| | | | A1 | B1 And C1 | D1, D2, D3 And E1 | E2 And E3 |
| 1 | More than \$ 250,000 | \$ 500 | 1.496 | 1.463 | 1.440 | 1.375 |
| \$ | 100,001 – 250,000 | | 1.467 | 1.436 | 1.415 | 1.353 |
| | 50,001 – 100,000 | | 1.410 | 1.383 | 1.365 | 1.311 |
| | 50,000 or Less | | 1.227 | 1.213 | 1.203 | 1.174 |

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| | | | | | |
|--|------------------|-------|-------|-------|-------|
| \$ More than \$ <u>250,000</u> <u>100,001 = 250,000</u> <u>50,001 = 100,000</u> 50,000 or Less | <u>1,000</u> | 1.481 | 1.448 | 1.427 | 1.363 |
| | | 1.424 | 1.396 | 1.377 | 1.321 |
| | | 1.315 | 1.295 | 1.281 | 1.240 |
| | | 1.000 | 1.000 | 1.000 | 1.000 |
| \$ More than \$ <u>500,000</u> <u>250,001 = 500,000</u> <u>100,001 = 250,000</u> 100,000 or Less | <u>2,500</u> | 1.456 | 1.426 | 1.405 | 1.345 |
| | | 1.410 | 1.383 | 1.365 | 1.311 |
| | | 1.302 | 1.283 | 1.270 | 1.230 |
| | | 0.904 | 0.909 | 0.913 | 0.925 |
| \$ More than \$ <u>1,000,000</u> <u>500,001 = 1,000,000</u> <u>250,001 = 500,000</u> 250,000 or Less | <u>5,000</u> | 1.466 | 1.435 | 1.414 | 1.352 |
| | | 1.410 | 1.383 | 1.365 | 1.311 |
| | | 1.315 | 1.295 | 1.281 | 1.240 |
| | | 1.000 | 1.000 | 1.000 | 1.000 |
| \$ More than \$ <u>5,000,000</u> <u>1,000,001 = 5,000,000</u> <u>500,001 = 1,000,000</u> <u>250,001 = 500,000</u> 250,000 or Less | <u>10,000</u> | 1.485 | 1.453 | 1.430 | 1.366 |
| | | 1.460 | 1.429 | 1.408 | 1.348 |
| | | 1.315 | 1.295 | 1.281 | 1.240 |
| | | 1.146 | 1.137 | 1.131 | 1.112 |
| \$ More than \$ <u>10,000,000</u> <u>5,000,001 = 10,000,000</u> <u>1,000,001 = 5,000,000</u> <u>500,001 = 1,000,000</u> 500,000 or Less | <u>25,000</u> | 1.490 | 1.458 | 1.435 | 1.370 |
| | | 1.460 | 1.429 | 1.408 | 1.348 |
| | | 1.386 | 1.361 | 1.343 | 1.293 |
| | | 1.070 | 1.066 | 1.063 | 1.054 |
| \$ More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> 1,000,000 or Less | <u>50,000</u> | 1.469 | 1.438 | 1.417 | 1.355 |
| | | 1.413 | 1.386 | 1.367 | 1.313 |
| | | 1.346 | 1.324 | 1.308 | 1.263 |
| | | 1.199 | 1.187 | 1.179 | 1.153 |
| \$ More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> 1,000,000 or Less | <u>75,000</u> | 1.449 | 1.419 | 1.399 | 1.340 |
| | | 1.366 | 1.343 | 1.326 | 1.278 |
| | | 1.270 | 1.254 | 1.242 | 1.206 |
| | | 1.070 | 1.066 | 1.063 | 1.054 |
| \$ More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> 1,000,000 or Less | <u>100,000</u> | 1.429 | 1.401 | 1.381 | 1.325 |
| | | 1.321 | 1.301 | 1.286 | 1.244 |
| | | 1.199 | 1.187 | 1.179 | 1.153 |
| | | 0.956 | 0.958 | 0.960 | 0.966 |
| \$ More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> 1,000,000 or Less | <u>250,000</u> | 1.319 | 1.299 | 1.284 | 1.242 |
| | | 1.082 | 1.077 | 1.074 | 1.063 |
| | | 0.856 | 0.863 | 0.869 | 0.887 |
| | | 0.511 | 0.527 | 0.546 | 0.600 |
| \$ More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> 1,000,000 or Less | <u>500,000</u> | 0.221 | 0.217 | 0.238 | 0.297 |
| | | 1.170 | 1.158 | 1.150 | 1.127 |
| | | 0.784 | 0.794 | 0.803 | 0.829 |
| | | 0.511 | 0.527 | 0.546 | 0.600 |
| \$ More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> 1,000,000 or Less | <u>750,000</u> | 0.254 | 0.254 | 0.276 | 0.338 |
| | | 0.079 | 0.067 | 0.077 | 0.099 |
| | | 1.053 | 1.047 | 1.044 | 1.035 |
| | | 0.579 | 0.595 | 0.611 | 0.659 |
| \$ More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> 1,000,000 or Less | <u>1,000,000</u> | 0.342 | 0.352 | 0.373 | 0.436 |
| | | 0.152 | 0.142 | 0.159 | 0.204 |
| | | 0.036 | 0.028 | 0.032 | 0.038 |
| | | 0.962 | 0.959 | 0.959 | 0.960 |

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|--|----|------------------------|--|-------|-------|-------|-------|
| | \$ | 5,500,001 = 10,000,000 | | 0.442 | 0.457 | 0.477 | 0.536 |
| | | 3,500,001 = 5,500,000 | | 0.254 | 0.254 | 0.276 | 0.338 |
| | | 1,000,001 = 3,500,000 | | 0.096 | 0.084 | 0.096 | 0.125 |
| | | 1,000,000 or Less | | N/A | N/A | N/A | N/A |

Table 73.#1 Earthquake Deductible Options – Deductible Tier 1

| Deductible Tier | Total Property Value | Deductible | Building Class(es) | | | | |
|-----------------|-------------------------|----------------------|--------------------|-----------|-------------------|-----------|-------|
| | | | A1 | B1 And C1 | D1, D2, D3 And E1 | E2 And E3 | |
| 2 | \$ | More than \$ 250,000 | 500 | 1.361 | 1.330 | 1.317 | 1.302 |
| | | 100,001 = 250,000 | | 1.340 | 1.312 | 1.299 | 1.285 |
| | | 50,001 = 100,000 | | 1.299 | 1.275 | 1.264 | 1.251 |
| | | 50,000 or Less | | 1.167 | 1.154 | 1.148 | 1.141 |
| | \$ | More than \$ 250,000 | 1,000 | 1.350 | 1.320 | 1.307 | 1.293 |
| | | 100,001 = 250,000 | | 1.309 | 1.284 | 1.272 | 1.260 |
| | | 50,001 = 100,000 | | 1.231 | 1.213 | 1.204 | 1.194 |
| | | 50,000 or Less | | 1.000 | 1.000 | 1.000 | 1.000 |
| | \$ | More than \$ 500,000 | 2,500 | 1.332 | 1.304 | 1.292 | 1.278 |
| | | 250,001 = 500,000 | | 1.299 | 1.275 | 1.264 | 1.251 |
| | | 100,001 = 250,000 | | 1.222 | 1.204 | 1.196 | 1.187 |
| | | 100,000 or Less | | 0.928 | 0.933 | 0.936 | 0.939 |
| \$ | More than \$ 1,000,000 | 5,000 | 1.339 | 1.311 | 1.298 | 1.284 | |
| | 500,001 = 1,000,000 | | 1.299 | 1.275 | 1.264 | 1.251 | |
| | 250,001 = 500,000 | | 1.231 | 1.213 | 1.204 | 1.194 | |
| | 250,000 or Less | | 1.000 | 1.000 | 1.000 | 1.000 | |
| \$ | More than \$ 5,000,000 | 10,000 | 1.353 | 1.323 | 1.310 | 1.296 | |
| | 1,000,001 = 5,000,000 | | 1.335 | 1.307 | 1.295 | 1.281 | |
| | 500,001 = 1,000,000 | | 1.231 | 1.213 | 1.204 | 1.194 | |
| | 250,001 = 500,000 | | 1.108 | 1.100 | 1.096 | 1.091 | |
| | 250,000 or Less | | 0.754 | 0.766 | 0.776 | 0.787 | |
| \$ | More than \$ 10,000,000 | 25,000 | 1.357 | 1.327 | 1.314 | 1.299 | |
| | 5,000,001 = 10,000,000 | | 1.335 | 1.307 | 1.295 | 1.281 | |
| | 1,000,001 = 5,000,000 | | 1.282 | 1.259 | 1.248 | 1.237 | |
| | 500,001 = 1,000,000 | | 1.052 | 1.048 | 1.046 | 1.044 | |
| | 500,000 or Less | | 0.664 | 0.679 | 0.692 | 0.708 | |
| \$ | More than \$ 10,000,000 | 50,000 | 1.342 | 1.313 | 1.300 | 1.286 | |
| | 5,500,001 = 10,000,000 | | 1.302 | 1.277 | 1.266 | 1.253 | |
| | 3,500,001 = 5,500,000 | | 1.253 | 1.233 | 1.223 | 1.213 | |
| | 1,000,001 = 3,500,000 | | 1.147 | 1.136 | 1.130 | 1.124 | |
| | 1,000,000 or Less | | 0.664 | 0.679 | 0.692 | 0.708 | |
| \$ | More than \$ 10,000,000 | 75,000 | 1.327 | 1.300 | 1.288 | 1.274 | |
| | 5,500,001 = 10,000,000 | | 1.268 | 1.246 | 1.236 | 1.225 | |
| | 3,500,001 = 5,500,000 | | 1.199 | 1.183 | 1.176 | 1.167 | |
| | 1,000,001 = 3,500,000 | | 1.052 | 1.048 | 1.046 | 1.044 | |
| | 1,000,000 or Less | | 0.510 | 0.521 | 0.541 | 0.566 | |
| \$ | More than \$ 10,000,000 | 100,000 | 1.313 | 1.287 | 1.275 | 1.262 | |
| | 5,500,001 = 10,000,000 | | 1.235 | 1.217 | 1.208 | 1.198 | |
| | 3,500,001 = 5,500,000 | | 1.147 | 1.136 | 1.130 | 1.124 | |
| | 1,000,001 = 3,500,000 | | 0.967 | 0.969 | 0.971 | 0.972 | |
| | 1,000,000 or Less | | 0.469 | 0.455 | 0.489 | 0.533 | |
| \$ | More than \$ 10,000,000 | 250,000 | 1.233 | 1.214 | 1.206 | 1.196 | |
| | 5,500,001 = 10,000,000 | | 1.061 | 1.056 | 1.054 | 1.051 | |

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|---|-------------------------|-----------|-------|-------|-------|-------|
| | 3,500,001 = 5,500,000 | | 0.892 | 0.898 | 0.903 | 0.908 |
| | 1,000,001 = 3,500,000 | | 0.622 | 0.637 | 0.652 | 0.671 |
| | 1,000,000 or Less | | 0.399 | 0.378 | 0.413 | 0.458 |
| Ⓢ | More than \$ 10,000,000 | 500,000 | 1.123 | 1.112 | 1.107 | 1.102 |
| | 5,500,001 = 10,000,000 | | 0.837 | 0.846 | 0.853 | 0.860 |
| | 3,500,001 = 5,500,000 | | 0.622 | 0.637 | 0.652 | 0.671 |
| | 1,000,001 = 3,500,000 | | 0.435 | 0.418 | 0.452 | 0.497 |
| | 1,000,000 or Less | | 0.215 | 0.178 | 0.209 | 0.249 |
| Ⓢ | More than \$ 10,000,000 | 750,000 | 1.035 | 1.029 | 1.028 | 1.027 |
| | 5,500,001 = 10,000,000 | | 0.677 | 0.692 | 0.705 | 0.720 |
| | 3,500,001 = 5,500,000 | | 0.476 | 0.483 | 0.505 | 0.533 |
| | 1,000,001 = 3,500,000 | | 0.319 | 0.288 | 0.323 | 0.369 |
| | 1,000,000 or Less | | 0.119 | 0.091 | 0.111 | 0.137 |
| Ⓢ | More than \$ 10,000,000 | 1,000,000 | 0.964 | 0.961 | 0.963 | 0.965 |
| | 5,500,001 = 10,000,000 | | 0.564 | 0.578 | 0.596 | 0.618 |
| | 3,500,001 = 5,500,000 | | 0.435 | 0.418 | 0.452 | 0.497 |
| | 1,000,001 = 3,500,000 | | 0.245 | 0.208 | 0.240 | 0.283 |
| | 1,000,000 or Less | | N/A | N/A | N/A | N/A |

Table 73.#2 Earthquake Deductible Options – Deductible Tier 2

| Deductible Tier | Total Property Value | Deductible | Building Class(es) | | | |
|-----------------|-------------------------|------------|--------------------|-----------|-------------------|-----------|
| | | | A1 | B1 And C1 | D1, D2, D3 And E1 | E2 And E3 |
| 3 | More than \$ 250,000 | \$ 500 | 1.269 | 1.239 | 1.212 | 1.168 |
| | 100,001 = 250,000 | | 1.254 | 1.225 | 1.200 | 1.159 |
| | 50,001 = 100,000 | | 1.224 | 1.199 | 1.177 | 1.140 |
| | 50,000 or Less | | 1.126 | 1.113 | 1.101 | 1.079 |
| Ⓢ | More than \$ 250,000 | 1,000 | 1.261 | 1.231 | 1.206 | 1.163 |
| | 100,001 = 250,000 | | 1.231 | 1.206 | 1.183 | 1.145 |
| | 50,001 = 100,000 | | 1.173 | 1.155 | 1.138 | 1.109 |
| | 50,000 or Less | | 1.000 | 1.000 | 1.000 | 1.000 |
| Ⓢ | More than \$ 500,000 | 2,500 | 1.248 | 1.220 | 1.196 | 1.155 |
| | 250,001 = 500,000 | | 1.224 | 1.199 | 1.177 | 1.140 |
| | 100,001 = 250,000 | | 1.166 | 1.149 | 1.132 | 1.105 |
| | 100,000 or Less | | 0.945 | 0.950 | 0.955 | 0.965 |
| Ⓢ | More than \$ 1,000,000 | 5,000 | 1.253 | 1.225 | 1.200 | 1.158 |
| | 500,001 = 1,000,000 | | 1.224 | 1.199 | 1.177 | 1.140 |
| | 250,001 = 500,000 | | 1.173 | 1.155 | 1.138 | 1.109 |
| | 250,000 or Less | | 1.000 | 1.000 | 1.000 | 1.000 |
| Ⓢ | More than \$ 5,000,000 | 10,000 | 1.263 | 1.233 | 1.208 | 1.164 |
| | 1,000,001 = 5,000,000 | | 1.250 | 1.222 | 1.197 | 1.156 |
| | 500,001 = 1,000,000 | | 1.173 | 1.155 | 1.138 | 1.109 |
| | 250,001 = 500,000 | | 1.081 | 1.073 | 1.065 | 1.052 |
| | 250,000 or Less | | 0.807 | 0.823 | 0.841 | 0.875 |
| Ⓢ | More than \$ 10,000,000 | 25,000 | 1.266 | 1.236 | 1.210 | 1.166 |
| | 5,000,001 = 10,000,000 | | 1.250 | 1.222 | 1.197 | 1.156 |
| | 1,000,001 = 5,000,000 | | 1.211 | 1.188 | 1.167 | 1.132 |
| | 500,001 = 1,000,000 | | 1.040 | 1.036 | 1.032 | 1.025 |
| | 500,000 or Less | | 0.733 | 0.753 | 0.778 | 0.826 |
| Ⓢ | More than \$ 10,000,000 | 50,000 | 1.255 | 1.226 | 1.201 | 1.159 |
| | 5,500,001 = 10,000,000 | | 1.225 | 1.200 | 1.178 | 1.141 |
| | 3,500,001 = 5,500,000 | | 1.190 | 1.169 | 1.151 | 1.119 |

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|----|--|------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| | <u>1,000,001 = 3,500,000</u> <u>1,000,000 or Less</u> | | <u>1.111</u> <u>0.733</u> | <u>1.099</u> <u>0.753</u> | <u>1.089</u> <u>0.778</u> | <u>1.070</u> <u>0.826</u> |
| \$ | More than \$ <u>10,000,000</u> | <u>75,000</u> | <u>1.244</u> | <u>1.217</u> | <u>1.193</u> | <u>1.153</u> |
| | <u>5,500,001 = 10,000,000</u> | | <u>1.201</u> | <u>1.179</u> | <u>1.159</u> | <u>1.126</u> |
| | <u>3,500,001 = 5,500,000</u> | | <u>1.149</u> | <u>1.133</u> | <u>1.119</u> | <u>1.094</u> |
| | <u>1,000,001 = 3,500,000</u> | | <u>1.040</u> | <u>1.036</u> | <u>1.032</u> | <u>1.025</u> |
| | <u>1,000,000 or Less</u> | | <u>0.598</u> | <u>0.620</u> | <u>0.656</u> | <u>0.731</u> |
| \$ | More than \$ <u>10,000,000</u> | <u>100,000</u> | <u>1.233</u> | <u>1.208</u> | <u>1.185</u> | <u>1.146</u> |
| | <u>5,500,001 = 10,000,000</u> | | <u>1.176</u> | <u>1.158</u> | <u>1.140</u> | <u>1.111</u> |
| | <u>3,500,001 = 5,500,000</u> | | <u>1.111</u> | <u>1.099</u> | <u>1.089</u> | <u>1.070</u> |
| | <u>1,000,001 = 3,500,000</u> | | <u>0.975</u> | <u>0.977</u> | <u>0.980</u> | <u>0.984</u> |
| | <u>1,000,000 or Less</u> | | <u>0.569</u> | <u>0.569</u> | <u>0.625</u> | <u>0.754</u> |
| \$ | More than \$ <u>10,000,000</u> | <u>250,000</u> | <u>1.174</u> | <u>1.155</u> | <u>1.138</u> | <u>1.109</u> |
| | <u>5,500,001 = 10,000,000</u> | | <u>1.046</u> | <u>1.041</u> | <u>1.037</u> | <u>1.029</u> |
| | <u>3,500,001 = 5,500,000</u> | | <u>0.917</u> | <u>0.924</u> | <u>0.932</u> | <u>0.947</u> |
| | <u>1,000,001 = 3,500,000</u> | | <u>0.698</u> | <u>0.719</u> | <u>0.747</u> | <u>0.802</u> |
| | <u>1,000,000 or Less</u> | | <u>0.493</u> | <u>0.487</u> | <u>0.544</u> | <u>0.679</u> |
| \$ | More than \$ <u>10,000,000</u> | <u>500,000</u> | <u>1.091</u> | <u>1.080</u> | <u>1.071</u> | <u>1.057</u> |
| | <u>5,500,001 = 10,000,000</u> | | <u>0.873</u> | <u>0.885</u> | <u>0.897</u> | <u>0.919</u> |
| | <u>3,500,001 = 5,500,000</u> | | <u>0.698</u> | <u>0.719</u> | <u>0.747</u> | <u>0.802</u> |
| | <u>1,000,001 = 3,500,000</u> | | <u>0.533</u> | <u>0.530</u> | <u>0.587</u> | <u>0.719</u> |
| | <u>1,000,000 or Less</u> | | <u>0.270</u> | <u>0.244</u> | <u>0.291</u> | <u>0.410</u> |
| \$ | More than \$ <u>10,000,000</u> | <u>750,000</u> | <u>1.022</u> | <u>1.018</u> | <u>1.015</u> | <u>1.012</u> |
| | <u>5,500,001 = 10,000,000</u> | | <u>0.744</u> | <u>0.764</u> | <u>0.788</u> | <u>0.833</u> |
| | <u>3,500,001 = 5,500,000</u> | | <u>0.565</u> | <u>0.585</u> | <u>0.624</u> | <u>0.706</u> |
| | <u>1,000,001 = 3,500,000</u> | | <u>0.399</u> | <u>0.384</u> | <u>0.440</u> | <u>0.575</u> |
| | <u>1,000,000 or Less</u> | | <u>0.148</u> | <u>0.122</u> | <u>0.151</u> | <u>0.230</u> |
| \$ | More than \$ <u>10,000,000</u> | <u>1,000,000</u> | <u>0.966</u> | <u>0.965</u> | <u>0.968</u> | <u>0.975</u> |
| | <u>5,500,001 = 10,000,000</u> | | <u>0.648</u> | <u>0.670</u> | <u>0.702</u> | <u>0.767</u> |
| | <u>3,500,001 = 5,500,000</u> | | <u>0.533</u> | <u>0.530</u> | <u>0.587</u> | <u>0.719</u> |
| | <u>1,000,001 = 3,500,000</u> | | <u>0.307</u> | <u>0.284</u> | <u>0.334</u> | <u>0.460</u> |
| | <u>1,000,000 or Less</u> | | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> |

Table 73.#3 Earthquake Deductible Options – Deductible Tier 3

75. EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUB-LIMIT FORM)

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 1C and 1D | \$ 500 | 1 % | 3.680 | 5.280 | 6.400 | 8.880 |
| | | 2 % | 3.400 | 4.600 | 5.360 | 6.760 |
| | | 3 % | 3.173 | 4.160 | 4.720 | 5.733 |
| | | 4 % | 3.000 | 3.820 | 4.300 | 5.060 |
| | | 5 % | 2.848 | 3.568 | 3.968 | 4.592 |
| | | 10 % | 2.344 | 2.784 | 3.016 | 3.352 |
| | | 15 % | 2.048 | 2.368 | 2.528 | 2.763 |
| | | 20 % | 1.840 | 2.092 | 2.216 | 2.392 |
| | | 25 % | 1.686 | 1.894 | 1.997 | 2.141 |
| | | 30 % | 1.565 | 1.744 | 1.829 | 1.952 |
| | | 35 % | 1.472 | 1.625 | 1.701 | 1.803 |
| | | 40 % | 1.392 | 1.530 | 1.594 | 1.686 |
| | | 45 % | 1.328 | 1.451 | 1.508 | 1.589 |
| | | 50 % | 1.272 | 1.382 | 1.435 | 1.509 |
| | | 55 % | 1.226 | 1.327 | 1.375 | 1.441 |
| | | 60 % | 1.187 | 1.279 | 1.323 | 1.384 |
| | | 65 % | 1.154 | 1.238 | 1.279 | 1.335 |
| 70 % | 1.127 | 1.205 | 1.242 | 1.295 | | |
| 75 % | 1.105 | 1.177 | 1.211 | 1.260 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 500 | 1 % | 4.080 | 5.920 | 7.120 | 9.760 |
| | | 2 % | 3.760 | 5.120 | 5.960 | 7.480 |
| | | 3 % | 3.520 | 4.613 | 5.280 | 6.347 |
| | | 4 % | 3.320 | 4.260 | 4.780 | 5.620 |
| | | 5 % | 3.152 | 3.968 | 4.400 | 5.104 |
| | | 10 % | 2.576 | 3.072 | 3.328 | 3.704 |
| | | 15 % | 2.229 | 2.592 | 2.773 | 3.029 |
| | | 20 % | 1.988 | 2.280 | 2.416 | 2.612 |
| | | 25 % | 1.814 | 2.051 | 2.166 | 2.323 |
| | | 30 % | 1.675 | 1.877 | 1.973 | 2.107 |
| | | 35 % | 1.566 | 1.742 | 1.824 | 1.941 |
| | | 40 % | 1.474 | 1.630 | 1.704 | 1.804 |
| | | 45 % | 1.399 | 1.538 | 1.604 | 1.694 |
| | | 50 % | 1.334 | 1.461 | 1.520 | 1.602 |
| | | 55 % | 1.279 | 1.393 | 1.449 | 1.523 |
| | | 60 % | 1.232 | 1.337 | 1.387 | 1.455 |
| | | 65 % | 1.191 | 1.289 | 1.334 | 1.397 |
| 70 % | 1.158 | 1.247 | 1.290 | 1.347 | | |
| 75 % | 1.130 | 1.212 | 1.251 | 1.306 | | |

Table 75.#1 Sub-limit Factors – Deductible Tier 1

| Total Property Value | | | |
|----------------------|--|--|--|
|----------------------|--|--|--|

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 500 | 1 % | 3.840 | 5.600 | 6.800 | 9.520 |
| | | 2 % | 3.560 | 4.840 | 5.680 | 7.240 |
| | | 3 % | 3.307 | 4.347 | 4.987 | 6.107 |
| | | 4 % | 3.120 | 4.000 | 4.520 | 5.380 |
| | | 5 % | 2.960 | 3.728 | 4.160 | 4.864 |
| | | 10 % | 2.440 | 2.912 | 3.152 | 3.528 |
| | | 15 % | 2.128 | 2.469 | 2.640 | 2.901 |
| | | 20 % | 1.916 | 2.184 | 2.316 | 2.512 |
| | | 25 % | 1.757 | 1.978 | 2.086 | 2.246 |
| | | 30 % | 1.635 | 1.821 | 1.915 | 2.048 |
| | | 35 % | 1.536 | 1.701 | 1.778 | 1.895 |
| | | 40 % | 1.458 | 1.600 | 1.670 | 1.772 |
| | | 45 % | 1.390 | 1.520 | 1.582 | 1.671 |
| | | 50 % | 1.336 | 1.451 | 1.507 | 1.589 |
| | | 55 % | 1.289 | 1.395 | 1.446 | 1.519 |
| | | 60 % | 1.249 | 1.347 | 1.393 | 1.461 |
| | | 65 % | 1.217 | 1.306 | 1.349 | 1.412 |
| 70 % | 1.191 | 1.272 | 1.312 | 1.370 | | |
| 75 % | 1.171 | 1.245 | 1.282 | 1.337 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 4B and 5A | \$ 500 | 1 % | 4.000 | 5.760 | 7.040 | 9.760 |
| | | 2 % | 3.720 | 5.040 | 5.880 | 7.440 |
| | | 3 % | 3.467 | 4.533 | 5.173 | 6.293 |
| | | 4 % | 3.260 | 4.180 | 4.700 | 5.580 |
| | | 5 % | 3.104 | 3.888 | 4.336 | 5.056 |
| | | 10 % | 2.552 | 3.040 | 3.288 | 3.672 |
| | | 15 % | 2.219 | 2.576 | 2.752 | 3.013 |
| | | 20 % | 1.992 | 2.272 | 2.408 | 2.608 |
| | | 25 % | 1.824 | 2.054 | 2.166 | 2.330 |
| | | 30 % | 1.696 | 1.891 | 1.984 | 2.120 |
| | | 35 % | 1.591 | 1.760 | 1.842 | 1.959 |
| | | 40 % | 1.506 | 1.656 | 1.728 | 1.830 |
| | | 45 % | 1.435 | 1.568 | 1.634 | 1.724 |
| | | 50 % | 1.374 | 1.496 | 1.554 | 1.637 |
| | | 55 % | 1.324 | 1.434 | 1.488 | 1.562 |
| | | 60 % | 1.281 | 1.383 | 1.431 | 1.500 |
| | | 65 % | 1.246 | 1.338 | 1.383 | 1.446 |
| 70 % | 1.216 | 1.301 | 1.343 | 1.401 | | |
| 75 % | 1.191 | 1.270 | 1.309 | 1.363 | | |

Table 75.#2 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | 1 % | 2.720 | 4.240 | 5.520 | 8.720 |
| | | 2 % | 2.600 | 3.840 | 4.760 | 6.680 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| 1C and 1D | \$ 1,000 | 3 % | 2.507 | 3.547 | 4.267 | 5.680 |
| | | 4 % | 2.400 | 3.320 | 3.920 | 5.020 |
| | | 5 % | 2.304 | 3.136 | 3.648 | 4.560 |
| | | 10 % | 1.984 | 2.528 | 2.832 | 3.336 |
| | | 15 % | 1.774 | 2.181 | 2.400 | 2.747 |
| | | 20 % | 1.616 | 1.944 | 2.120 | 2.384 |
| | | 25 % | 1.504 | 1.773 | 1.917 | 2.131 |
| | | 30 % | 1.408 | 1.640 | 1.763 | 1.944 |
| | | 35 % | 1.330 | 1.536 | 1.641 | 1.799 |
| | | 40 % | 1.268 | 1.450 | 1.544 | 1.682 |
| | | 45 % | 1.216 | 1.380 | 1.463 | 1.586 |
| | | 50 % | 1.173 | 1.318 | 1.395 | 1.506 |
| | | 55 % | 1.135 | 1.268 | 1.337 | 1.439 |
| | | 60 % | 1.104 | 1.225 | 1.288 | 1.381 |
| | | 65 % | 1.078 | 1.189 | 1.247 | 1.333 |
| 70 % | 1.057 | 1.159 | 1.213 | 1.293 | | |
| 75 % | 1.042 | 1.134 | 1.184 | 1.258 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 1,000 | 1 % | 3.040 | 4.720 | 6.160 | 9.600 |
| | | 2 % | 2.880 | 4.280 | 5.320 | 7.400 |
| | | 3 % | 2.747 | 3.947 | 4.747 | 6.293 |
| | | 4 % | 2.640 | 3.680 | 4.360 | 5.580 |
| | | 5 % | 2.528 | 3.472 | 4.064 | 5.072 |
| | | 10 % | 2.160 | 2.776 | 3.128 | 3.688 |
| | | 15 % | 1.909 | 2.379 | 2.635 | 3.019 |
| | | 20 % | 1.736 | 2.112 | 2.308 | 2.604 |
| | | 25 % | 1.600 | 1.914 | 2.077 | 2.317 |
| | | 30 % | 1.494 | 1.760 | 1.899 | 2.101 |
| | | 35 % | 1.403 | 1.639 | 1.760 | 1.934 |
| | | 40 % | 1.332 | 1.540 | 1.646 | 1.800 |
| | | 45 % | 1.269 | 1.458 | 1.552 | 1.689 |
| | | 50 % | 1.218 | 1.387 | 1.474 | 1.597 |
| | | 55 % | 1.174 | 1.327 | 1.407 | 1.519 |
| 60 % | 1.135 | 1.276 | 1.348 | 1.452 | | |
| 65 % | 1.103 | 1.232 | 1.298 | 1.394 | | |
| 70 % | 1.077 | 1.194 | 1.256 | 1.345 | | |
| 75 % | 1.055 | 1.163 | 1.220 | 1.303 | | |

Table 75.#3 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | 1 % | 2.880 | 4.480 | 5.840 | 9.360 |
| | | 2 % | 2.720 | 4.040 | 5.000 | 7.160 |
| | | 3 % | 2.587 | 3.707 | 4.480 | 6.027 |
| | | 4 % | 2.500 | 3.460 | 4.120 | 5.340 |
| | | 5 % | 2.400 | 3.264 | 3.824 | 4.832 |
| | | 10 % | 2.064 | 2.632 | 2.960 | 3.512 |

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| | | | | | | |
|----------------------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 1,000 | 15 % | 1.840 | 2.272 | 2.507 | 2.885 |
| | | 20 % | 1.684 | 2.028 | 2.212 | 2.504 |
| | | 25 % | 1.565 | 1.850 | 2.000 | 2.237 |
| | | 30 % | 1.469 | 1.712 | 1.843 | 2.040 |
| | | 35 % | 1.392 | 1.605 | 1.717 | 1.888 |
| | | 40 % | 1.328 | 1.518 | 1.616 | 1.766 |
| | | 45 % | 1.276 | 1.445 | 1.532 | 1.668 |
| | | 50 % | 1.232 | 1.384 | 1.464 | 1.584 |
| | | 55 % | 1.194 | 1.332 | 1.405 | 1.516 |
| | | 60 % | 1.164 | 1.289 | 1.356 | 1.457 |
| | | 65 % | 1.138 | 1.254 | 1.316 | 1.408 |
| | | 70 % | 1.120 | 1.224 | 1.281 | 1.367 |
| | | 75 % | 1.106 | 1.201 | 1.253 | 1.333 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 4B and 5A | \$ 1,000 | 1 % | 2.960 | 4.640 | 6.000 | 9.600 |
| | | 2 % | 2.840 | 4.200 | 5.200 | 7.360 |
| | | 3 % | 2.720 | 3.867 | 4.667 | 6.240 |
| | | 4 % | 2.600 | 3.620 | 4.280 | 5.520 |
| | | 5 % | 2.512 | 3.408 | 3.984 | 5.008 |
| | | 10 % | 2.152 | 2.744 | 3.088 | 3.648 |
| | | 15 % | 1.915 | 2.368 | 2.613 | 2.997 |
| | | 20 % | 1.748 | 2.108 | 2.300 | 2.600 |
| | | 25 % | 1.622 | 1.920 | 2.080 | 2.320 |
| | | 30 % | 1.520 | 1.776 | 1.912 | 2.115 |
| | | 35 % | 1.438 | 1.662 | 1.778 | 1.954 |
| | | 40 % | 1.368 | 1.568 | 1.672 | 1.826 |
| | | 45 % | 1.312 | 1.490 | 1.582 | 1.719 |
| | | 50 % | 1.264 | 1.426 | 1.509 | 1.632 |
| | | 55 % | 1.223 | 1.370 | 1.446 | 1.559 |
| | | 60 % | 1.189 | 1.323 | 1.393 | 1.496 |
| 65 % | 1.162 | 1.284 | 1.348 | 1.444 | | |
| 70 % | 1.139 | 1.250 | 1.310 | 1.399 | | |
| 75 % | 1.122 | 1.223 | 1.279 | 1.361 | | |

Table 75.#4 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| 1C and 1D | \$ 2,500 | 1 % | 2.480 | 4.160 | 5.280 | 8.400 |
| | | 2 % | 2.360 | 3.760 | 4.600 | 6.520 |
| | | 3 % | 2.293 | 3.493 | 4.160 | 5.547 |
| | | 4 % | 2.200 | 3.260 | 3.820 | 4.940 |
| | | 5 % | 2.128 | 3.088 | 3.568 | 4.496 |
| | | 10 % | 1.856 | 2.496 | 2.784 | 3.304 |
| | | 15 % | 1.675 | 2.155 | 2.368 | 2.725 |
| | | 20 % | 1.536 | 1.928 | 2.092 | 2.368 |
| | | 25 % | 1.430 | 1.760 | 1.894 | 2.118 |
| | | 30 % | 1.349 | 1.629 | 1.744 | 1.933 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | 35 % | 1.280 | 1.525 | 1.625 | 1.787 |
| | | 40 % | 1.222 | 1.440 | 1.530 | 1.672 |
| | | 45 % | 1.175 | 1.371 | 1.451 | 1.577 |
| | | 50 % | 1.134 | 1.310 | 1.382 | 1.498 |
| | | 55 % | 1.104 | 1.261 | 1.327 | 1.431 |
| | | 60 % | 1.073 | 1.219 | 1.279 | 1.375 |
| | | 65 % | 1.050 | 1.183 | 1.238 | 1.327 |
| | | 70 % | 1.032 | 1.153 | 1.205 | 1.287 |
| | | 75 % | 1.019 | 1.129 | 1.177 | 1.253 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 2,500 | 1 % | 2.720 | 4.640 | 5.920 | 9.280 |
| | | 2 % | 2.600 | 4.200 | 5.120 | 7.240 |
| | | 3 % | 2.507 | 3.867 | 4.613 | 6.187 |
| | | 4 % | 2.420 | 3.620 | 4.260 | 5.480 |
| | | 5 % | 2.320 | 3.424 | 3.968 | 4.992 |
| | | 10 % | 2.016 | 2.744 | 3.072 | 3.648 |
| | | 15 % | 1.797 | 2.357 | 2.592 | 2.992 |
| | | 20 % | 1.644 | 2.092 | 2.280 | 2.584 |
| | | 25 % | 1.520 | 1.898 | 2.051 | 2.301 |
| | | 30 % | 1.424 | 1.747 | 1.877 | 2.088 |
| | | 35 % | 1.344 | 1.627 | 1.742 | 1.922 |
| | | 40 % | 1.278 | 1.530 | 1.630 | 1.790 |
| | | 45 % | 1.221 | 1.447 | 1.538 | 1.680 |
| | | 50 % | 1.174 | 1.378 | 1.461 | 1.589 |
| | | 55 % | 1.135 | 1.319 | 1.393 | 1.511 |
| | | 60 % | 1.100 | 1.268 | 1.337 | 1.445 |
| | | 65 % | 1.071 | 1.226 | 1.289 | 1.388 |
| 70 % | 1.047 | 1.189 | 1.247 | 1.339 | | |
| 75 % | 1.028 | 1.157 | 1.212 | 1.298 | | |

Table 75.#5 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 2,500 | 1 % | 2.560 | 4.320 | 5.600 | 9.040 |
| | | 2 % | 2.480 | 3.960 | 4.840 | 6.960 |
| | | 3 % | 2.373 | 3.653 | 4.347 | 5.893 |
| | | 4 % | 2.280 | 3.400 | 4.000 | 5.240 |
| | | 5 % | 2.208 | 3.216 | 3.728 | 4.752 |
| | | 10 % | 1.928 | 2.600 | 2.912 | 3.472 |
| | | 15 % | 1.739 | 2.245 | 2.469 | 2.859 |
| | | 20 % | 1.600 | 2.008 | 2.184 | 2.480 |
| | | 25 % | 1.494 | 1.834 | 1.978 | 2.221 |
| | | 30 % | 1.408 | 1.701 | 1.821 | 2.027 |
| | | 35 % | 1.339 | 1.593 | 1.701 | 1.877 |
| | | 40 % | 1.282 | 1.508 | 1.600 | 1.756 |
| | | 45 % | 1.234 | 1.436 | 1.520 | 1.657 |
| | | 50 % | 1.194 | 1.376 | 1.451 | 1.576 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| | | 55 % | 1.159 | 1.325 | 1.395 | 1.508 |
| | | 60 % | 1.132 | 1.283 | 1.347 | 1.451 |
| | | 65 % | 1.110 | 1.248 | 1.306 | 1.402 |
| | | 70 % | 1.094 | 1.218 | 1.272 | 1.361 |
| | | 75 % | 1.084 | 1.196 | 1.245 | 1.328 |
| 4B and 5A | \$ 2,500 | 1 % | 2.720 | 4.560 | 5.760 | 9.280 |
| | | 2 % | 2.600 | 4.120 | 5.040 | 7.160 |
| | | 3 % | 2.480 | 3.813 | 4.533 | 6.107 |
| | | 4 % | 2.400 | 3.560 | 4.180 | 5.420 |
| | | 5 % | 2.304 | 3.360 | 3.888 | 4.928 |
| | | 10 % | 2.008 | 2.712 | 3.040 | 3.608 |
| | | 15 % | 1.808 | 2.341 | 2.576 | 2.971 |
| | | 20 % | 1.660 | 2.088 | 2.272 | 2.576 |
| | | 25 % | 1.546 | 1.904 | 2.054 | 2.304 |
| | | 30 % | 1.456 | 1.763 | 1.891 | 2.099 |
| | | 35 % | 1.381 | 1.650 | 1.760 | 1.941 |
| | | 40 % | 1.318 | 1.558 | 1.656 | 1.814 |
| | | 45 % | 1.268 | 1.481 | 1.568 | 1.710 |
| | | 50 % | 1.224 | 1.416 | 1.496 | 1.624 |
| | | 55 % | 1.187 | 1.361 | 1.434 | 1.551 |
| | | 60 % | 1.156 | 1.316 | 1.383 | 1.489 |
| | | 65 % | 1.131 | 1.276 | 1.338 | 1.436 |
| 70 % | 1.112 | 1.245 | 1.301 | 1.392 | | |
| 75 % | 1.098 | 1.218 | 1.270 | 1.356 | | |

Table 75.#6 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| 4C and 1D | \$ 5,000 | 1 % | 2.720 | 4.240 | 5.280 | 8.000 |
| | | 2 % | 2.600 | 3.840 | 4.600 | 6.320 |
| | | 3 % | 2.507 | 3.547 | 4.160 | 5.413 |
| | | 4 % | 2.400 | 3.320 | 3.820 | 4.840 |
| | | 5 % | 2.304 | 3.136 | 3.568 | 4.416 |
| | | 10 % | 1.984 | 2.528 | 2.784 | 3.256 |
| | | 15 % | 1.771 | 2.181 | 2.368 | 2.693 |
| | | 20 % | 1.616 | 1.944 | 2.092 | 2.344 |
| | | 25 % | 1.501 | 1.773 | 1.894 | 2.099 |
| | | 30 % | 1.408 | 1.640 | 1.744 | 1.917 |
| | | 35 % | 1.330 | 1.536 | 1.625 | 1.776 |
| | | 40 % | 1.268 | 1.450 | 1.530 | 1.660 |
| | | 45 % | 1.216 | 1.380 | 1.451 | 1.568 |
| | | 50 % | 1.173 | 1.318 | 1.382 | 1.490 |
| | | 55 % | 1.135 | 1.268 | 1.327 | 1.423 |
| | | 60 % | 1.104 | 1.225 | 1.279 | 1.368 |
| | | 65 % | 1.078 | 1.189 | 1.238 | 1.321 |
| 70 % | 1.057 | 1.159 | 1.205 | 1.280 | | |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|------------|-----------|----------------------|-----------------------|-------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| | | | 75 % | 1.042 | 1.134 | 1.177 |
| 2A, 2B, 3A, 3B and 4A | \$ 5,000 | 1 % | 3.040 | 4.720 | 5.920 | 8.960 |
| | | 2 % | 2.880 | 4.280 | 5.120 | 7.040 |
| | | 3 % | 2.747 | 3.947 | 4.613 | 6.027 |
| | | 4 % | 2.640 | 3.680 | 4.260 | 5.380 |
| | | 5 % | 2.528 | 3.472 | 3.968 | 4.896 |
| | | 10 % | 2.160 | 2.776 | 3.072 | 3.600 |
| | | 15 % | 1.909 | 2.379 | 2.592 | 2.960 |
| | | 20 % | 1.736 | 2.112 | 2.280 | 2.560 |
| | | 25 % | 1.600 | 1.914 | 2.051 | 2.282 |
| | | 30 % | 1.491 | 1.760 | 1.877 | 2.072 |
| | | 35 % | 1.403 | 1.639 | 1.742 | 1.909 |
| | | 40 % | 1.332 | 1.540 | 1.630 | 1.778 |
| | | 45 % | 1.269 | 1.458 | 1.538 | 1.669 |
| | | 50 % | 1.218 | 1.387 | 1.461 | 1.579 |
| | | 55 % | 1.174 | 1.327 | 1.393 | 1.503 |
| | | 60 % | 1.135 | 1.276 | 1.337 | 1.437 |
| | | 65 % | 1.103 | 1.232 | 1.289 | 1.381 |
| 70 % | 1.077 | 1.194 | 1.247 | 1.333 | | |
| 75 % | 1.055 | 1.163 | 1.212 | 1.291 | | |

Table 75.#7 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------------------|------------|-----------|----------------------|-----------------------|-------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| | | | 75 % | 1.042 | 1.134 | 1.177 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 5,000 | 1 % | 2.880 | 4.480 | 5.600 | 8.640 |
| | | 2 % | 2.720 | 4.040 | 4.840 | 6.720 |
| | | 3 % | 2.587 | 3.707 | 4.347 | 5.760 |
| | | 4 % | 2.500 | 3.460 | 4.000 | 5.120 |
| | | 5 % | 2.400 | 3.264 | 3.728 | 4.656 |
| | | 10 % | 2.064 | 2.632 | 2.912 | 3.424 |
| | | 15 % | 1.840 | 2.272 | 2.469 | 2.827 |
| | | 20 % | 1.684 | 2.028 | 2.184 | 2.456 |
| | | 25 % | 1.565 | 1.850 | 1.978 | 2.198 |
| | | 30 % | 1.469 | 1.712 | 1.821 | 2.008 |
| | | 35 % | 1.392 | 1.605 | 1.701 | 1.861 |
| | | 40 % | 1.328 | 1.518 | 1.600 | 1.744 |
| | | 45 % | 1.276 | 1.445 | 1.520 | 1.646 |
| | | 50 % | 1.232 | 1.384 | 1.451 | 1.566 |
| | | 55 % | 1.194 | 1.332 | 1.395 | 1.498 |
| | | 60 % | 1.164 | 1.289 | 1.347 | 1.441 |
| | | 65 % | 1.138 | 1.254 | 1.306 | 1.393 |
| 70 % | 1.120 | 1.224 | 1.272 | 1.354 | | |
| 75 % | 1.106 | 1.201 | 1.245 | 1.321 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |

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| | | | | | | |
|-----------|----------|-------|-------|-------|-------|-------|
| 4B and 5A | \$ 5,000 | 1 % | 2.960 | 4.640 | 5.760 | 8.880 |
| | | 2 % | 2.840 | 4.200 | 5.040 | 6.960 |
| | | 3 % | 2.720 | 3.867 | 4.533 | 5.973 |
| | | 4 % | 2.600 | 3.620 | 4.180 | 5.320 |
| | | 5 % | 2.512 | 3.408 | 3.888 | 4.832 |
| | | 10 % | 2.152 | 2.744 | 3.040 | 3.560 |
| | | 15 % | 1.915 | 2.368 | 2.576 | 2.939 |
| | | 20 % | 1.748 | 2.108 | 2.272 | 2.552 |
| | | 25 % | 1.622 | 1.920 | 2.054 | 2.282 |
| | | 30 % | 1.520 | 1.776 | 1.891 | 2.083 |
| | | 35 % | 1.438 | 1.662 | 1.760 | 1.927 |
| | | 40 % | 1.368 | 1.568 | 1.656 | 1.802 |
| | | 45 % | 1.312 | 1.490 | 1.568 | 1.700 |
| | | 50 % | 1.264 | 1.426 | 1.496 | 1.613 |
| | | 55 % | 1.223 | 1.370 | 1.434 | 1.542 |
| | | 60 % | 1.189 | 1.323 | 1.383 | 1.480 |
| 65 % | 1.162 | 1.284 | 1.338 | 1.429 | | |
| 70 % | 1.139 | 1.250 | 1.301 | 1.385 | | |
| 75 % | 1.122 | 1.223 | 1.270 | 1.348 | | |

Table 75.#8 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| 1C and 1D | \$ 10,000 | 1 % | 2.000 | 3.280 | 4.240 | 6.240 | 8.000 |
| | | 2 % | 1.920 | 3.040 | 3.840 | 5.240 | 6.320 |
| | | 3 % | 1.867 | 2.880 | 3.547 | 4.640 | 5.413 |
| | | 4 % | 1.820 | 2.740 | 3.320 | 4.220 | 4.820 |
| | | 5 % | 1.776 | 2.608 | 3.136 | 3.904 | 4.400 |
| | | 10 % | 1.592 | 2.192 | 2.528 | 2.976 | 3.256 |
| | | 15 % | 1.461 | 1.931 | 2.181 | 2.501 | 2.693 |
| | | 20 % | 1.360 | 1.748 | 1.944 | 2.196 | 2.344 |
| | | 25 % | 1.280 | 1.610 | 1.773 | 1.984 | 2.099 |
| | | 30 % | 1.216 | 1.501 | 1.640 | 1.816 | 1.917 |
| | | 35 % | 1.163 | 1.413 | 1.536 | 1.689 | 1.774 |
| | | 40 % | 1.120 | 1.340 | 1.450 | 1.584 | 1.660 |
| | | 45 % | 1.083 | 1.280 | 1.380 | 1.499 | 1.566 |
| | | 50 % | 1.051 | 1.230 | 1.318 | 1.427 | 1.488 |
| | | 55 % | 1.025 | 1.187 | 1.268 | 1.367 | 1.423 |
| | | 60 % | 1.004 | 1.151 | 1.225 | 1.316 | 1.367 |
| 65 % | 0.988 | 1.120 | 1.189 | 1.273 | 1.319 | | |
| 70 % | 0.976 | 1.095 | 1.159 | 1.237 | 1.280 | | |
| 75 % | 0.970 | 1.075 | 1.134 | 1.206 | 1.246 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| | | 1 % | 2.160 | 3.600 | 4.720 | 6.960 | 8.880 |
| | | 2 % | 2.080 | 3.360 | 4.280 | 5.840 | 7.000 |
| | | 3 % | 2.027 | 3.173 | 3.947 | 5.173 | 6.027 |
| | | 4 % | 1.960 | 3.020 | 3.680 | 4.700 | 5.380 |

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| | | | | | | | |
|-----------------------------|-----------|------|-------|-------|-------|-------|-------|
| 2A, 2B, 3A, 3B and 4A | \$ 10,000 | 5 % | 1.920 | 2.880 | 3.472 | 4.336 | 4.896 |
| | | 10 % | 1.704 | 2.400 | 2.776 | 3.288 | 3.592 |
| | | 15 % | 1.552 | 2.096 | 2.379 | 2.747 | 2.955 |
| | | 20 % | 1.436 | 1.884 | 2.112 | 2.396 | 2.556 |
| | | 25 % | 1.347 | 1.725 | 1.914 | 2.147 | 2.278 |
| | | 30 % | 1.272 | 1.600 | 1.760 | 1.960 | 2.069 |
| | | 35 % | 1.209 | 1.497 | 1.639 | 1.813 | 1.909 |
| | | 40 % | 1.158 | 1.414 | 1.540 | 1.692 | 1.776 |
| | | 45 % | 1.115 | 1.344 | 1.458 | 1.595 | 1.669 |
| | | 50 % | 1.077 | 1.285 | 1.387 | 1.510 | 1.578 |
| | | 55 % | 1.046 | 1.233 | 1.327 | 1.440 | 1.501 |
| | | 60 % | 1.019 | 1.191 | 1.276 | 1.380 | 1.436 |
| | | 65 % | 0.997 | 1.153 | 1.232 | 1.328 | 1.380 |
| | | 70 % | 0.981 | 1.121 | 1.194 | 1.283 | 1.331 |
| | | 75 % | 0.969 | 1.094 | 1.163 | 1.246 | 1.291 |

Table 75.#9 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------------|------------|-----------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 10,000 | 1 % | 2.080 | 3.360 | 4.480 | 6.640 | 8.640 |
| | | 2 % | 2.000 | 3.160 | 4.040 | 5.520 | 6.720 |
| | | 3 % | 1.947 | 2.987 | 3.707 | 4.880 | 5.733 |
| | | 4 % | 1.880 | 2.840 | 3.460 | 4.440 | 5.100 |
| | | 5 % | 1.840 | 2.720 | 3.264 | 4.096 | 4.656 |
| | | 10 % | 1.656 | 2.280 | 2.632 | 3.120 | 3.416 |
| | | 15 % | 1.520 | 2.011 | 2.272 | 2.613 | 2.821 |
| | | 20 % | 1.420 | 1.820 | 2.028 | 2.296 | 2.456 |
| | | 25 % | 1.338 | 1.677 | 1.850 | 2.070 | 2.198 |
| | | 30 % | 1.272 | 1.565 | 1.712 | 1.899 | 2.008 |
| | | 35 % | 1.221 | 1.477 | 1.605 | 1.767 | 1.861 |
| | | 40 % | 1.176 | 1.404 | 1.518 | 1.660 | 1.742 |
| | | 45 % | 1.138 | 1.342 | 1.445 | 1.572 | 1.646 |
| | | 50 % | 1.107 | 1.291 | 1.384 | 1.499 | 1.565 |
| | | 55 % | 1.082 | 1.248 | 1.332 | 1.437 | 1.498 |
| | | 60 % | 1.063 | 1.212 | 1.289 | 1.387 | 1.441 |
| | | 65 % | 1.049 | 1.183 | 1.254 | 1.343 | 1.393 |
| 70 % | 1.039 | 1.159 | 1.224 | 1.306 | 1.353 | | |
| 75 % | 1.035 | 1.140 | 1.201 | 1.277 | 1.321 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| | | 1 % | 2.160 | 3.520 | 4.640 | 6.880 | 8.880 |
| | | 2 % | 2.080 | 3.320 | 4.200 | 5.760 | 6.960 |
| | | 3 % | 2.027 | 3.147 | 3.867 | 5.093 | 5.947 |
| | | 4 % | 1.960 | 2.980 | 3.620 | 4.620 | 5.300 |
| | | 5 % | 1.920 | 2.848 | 3.408 | 4.272 | 4.832 |
| | | 10 % | 1.720 | 2.384 | 2.744 | 3.248 | 3.552 |
| | | 15 % | 1.573 | 2.091 | 2.368 | 2.725 | 2.933 |
| | | 20 % | 1.468 | 1.892 | 2.108 | 2.388 | 2.552 |

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| | | | | | | | |
|-----------|-----------|------|-------|-------|-------|-------|-------|
| 4B and 5A | \$ 10,000 | 25 % | 1.382 | 1.741 | 1.920 | 2.150 | 2.282 |
| | | 30 % | 1.312 | 1.621 | 1.776 | 1.971 | 2.083 |
| | | 35 % | 1.255 | 1.527 | 1.662 | 1.831 | 1.927 |
| | | 40 % | 1.206 | 1.448 | 1.568 | 1.716 | 1.800 |
| | | 45 % | 1.166 | 1.383 | 1.490 | 1.623 | 1.698 |
| | | 50 % | 1.131 | 1.328 | 1.426 | 1.546 | 1.613 |
| | | 55 % | 1.104 | 1.281 | 1.370 | 1.479 | 1.540 |
| | | 60 % | 1.081 | 1.241 | 1.323 | 1.424 | 1.480 |
| | | 65 % | 1.063 | 1.209 | 1.284 | 1.376 | 1.428 |
| | | 70 % | 1.051 | 1.181 | 1.250 | 1.336 | 1.384 |
| | | 75 % | 1.044 | 1.159 | 1.223 | 1.303 | 1.348 |

Table 75.#10 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 25,000 | 1 % | 1.760 | 2.960 | 4.960 | 6.240 | 7.280 |
| | | 2 % | 1.720 | 2.800 | 4.360 | 5.240 | 5.920 |
| | | 3 % | 1.680 | 2.667 | 3.973 | 4.640 | 5.120 |
| | | 4 % | 1.640 | 2.540 | 3.680 | 4.220 | 4.600 |
| | | 5 % | 1.616 | 2.432 | 3.440 | 3.904 | 4.224 |
| | | 10 % | 1.464 | 2.072 | 2.712 | 2.976 | 3.160 |
| | | 15 % | 1.360 | 1.840 | 2.315 | 2.501 | 2.624 |
| | | 20 % | 1.272 | 1.672 | 2.048 | 2.196 | 2.292 |
| | | 25 % | 1.206 | 1.546 | 1.859 | 1.981 | 2.058 |
| | | 30 % | 1.152 | 1.445 | 1.715 | 1.816 | 1.883 |
| | | 35 % | 1.106 | 1.365 | 1.600 | 1.689 | 1.744 |
| | | 40 % | 1.068 | 1.298 | 1.506 | 1.584 | 1.634 |
| | | 45 % | 1.036 | 1.243 | 1.429 | 1.499 | 1.543 |
| | | 50 % | 1.010 | 1.195 | 1.365 | 1.427 | 1.467 |
| | | 55 % | 0.988 | 1.156 | 1.311 | 1.367 | 1.404 |
| | | 60 % | 0.971 | 1.123 | 1.264 | 1.316 | 1.349 |
| | | 65 % | 0.959 | 1.094 | 1.225 | 1.273 | 1.303 |
| 70 % | 0.950 | 1.071 | 1.191 | 1.237 | 1.265 | | |
| 75 % | 0.947 | 1.053 | 1.164 | 1.206 | 1.232 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 25,000 | 1 % | 1.920 | 3.280 | 5.520 | 6.960 | 8.160 |
| | | 2 % | 1.880 | 3.080 | 4.880 | 5.840 | 6.560 |
| | | 3 % | 1.813 | 2.933 | 4.427 | 5.173 | 5.707 |
| | | 4 % | 1.760 | 2.800 | 4.080 | 4.700 | 5.120 |
| | | 5 % | 1.728 | 2.672 | 3.824 | 4.336 | 4.688 |
| | | 10 % | 1.560 | 2.256 | 2.992 | 3.288 | 3.488 |
| | | 15 % | 1.435 | 1.989 | 2.533 | 2.747 | 2.885 |
| | | 20 % | 1.340 | 1.800 | 2.232 | 2.396 | 2.500 |
| | | 25 % | 1.261 | 1.654 | 2.013 | 2.147 | 2.234 |
| | | 30 % | 1.197 | 1.539 | 1.845 | 1.960 | 2.032 |
| | | 35 % | 1.143 | 1.445 | 1.712 | 1.813 | 1.874 |
| 40 % | 1.098 | 1.366 | 1.604 | 1.692 | 1.748 | | |

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| | | | | | | |
|--|------|-------|-------|-------|-------|-------|
| | 45 % | 1.061 | 1.301 | 1.515 | 1.595 | 1.643 |
| | 50 % | 1.029 | 1.245 | 1.440 | 1.510 | 1.555 |
| | 55 % | 1.002 | 1.197 | 1.375 | 1.440 | 1.481 |
| | 60 % | 0.979 | 1.156 | 1.320 | 1.380 | 1.417 |
| | 65 % | 0.961 | 1.121 | 1.273 | 1.328 | 1.362 |
| | 70 % | 0.949 | 1.093 | 1.232 | 1.283 | 1.315 |
| | 75 % | 0.940 | 1.068 | 1.198 | 1.246 | 1.275 |

Table 75.#11 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|------------|-----------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 25,000 | 1 % | 1.840 | 3.120 | 5.200 | 6.640 | 7.840 |
| | | 2 % | 1.800 | 2.920 | 4.600 | 5.520 | 6.280 |
| | | 3 % | 1.760 | 2.773 | 4.160 | 4.880 | 5.413 |
| | | 4 % | 1.720 | 2.640 | 3.840 | 4.440 | 4.860 |
| | | 5 % | 1.680 | 2.528 | 3.600 | 4.096 | 4.448 |
| | | 10 % | 1.528 | 2.152 | 2.832 | 3.120 | 3.312 |
| | | 15 % | 1.413 | 1.915 | 2.411 | 2.613 | 2.747 |
| | | 20 % | 1.332 | 1.740 | 2.136 | 2.296 | 2.396 |
| | | 25 % | 1.264 | 1.613 | 1.939 | 2.070 | 2.154 |
| | | 30 % | 1.208 | 1.509 | 1.792 | 1.899 | 1.971 |
| | | 35 % | 1.161 | 1.426 | 1.673 | 1.767 | 1.829 |
| | | 40 % | 1.124 | 1.360 | 1.578 | 1.660 | 1.714 |
| | | 45 % | 1.092 | 1.303 | 1.499 | 1.572 | 1.620 |
| | | 50 % | 1.066 | 1.256 | 1.432 | 1.499 | 1.542 |
| | | 55 % | 1.046 | 1.216 | 1.376 | 1.437 | 1.476 |
| | | 60 % | 1.029 | 1.183 | 1.331 | 1.387 | 1.421 |
| 65 % | 1.019 | 1.156 | 1.291 | 1.343 | 1.376 | | |
| 70 % | 1.013 | 1.134 | 1.258 | 1.306 | 1.337 | | |
| 75 % | 1.012 | 1.118 | 1.232 | 1.277 | 1.306 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 25,000 | 1 % | 1.920 | 3.200 | 5.440 | 6.880 | 8.080 |
| | | 2 % | 1.880 | 3.040 | 4.760 | 5.760 | 6.480 |
| | | 3 % | 1.813 | 2.880 | 4.347 | 5.093 | 5.627 |
| | | 4 % | 1.780 | 2.760 | 4.020 | 4.620 | 5.060 |
| | | 5 % | 1.744 | 2.656 | 3.744 | 4.272 | 4.624 |
| | | 10 % | 1.584 | 2.248 | 2.952 | 3.248 | 3.448 |
| | | 15 % | 1.467 | 1.989 | 2.512 | 2.725 | 2.859 |
| | | 20 % | 1.372 | 1.808 | 2.224 | 2.388 | 2.492 |
| | | 25 % | 1.299 | 1.670 | 2.016 | 2.150 | 2.237 |
| | | 30 % | 1.240 | 1.563 | 1.859 | 1.971 | 2.043 |
| | | 35 % | 1.191 | 1.474 | 1.733 | 1.831 | 1.893 |
| | | 40 % | 1.150 | 1.402 | 1.630 | 1.716 | 1.772 |
| | | 45 % | 1.116 | 1.340 | 1.547 | 1.623 | 1.673 |
| | | 50 % | 1.086 | 1.290 | 1.475 | 1.546 | 1.589 |
| | | 55 % | 1.063 | 1.247 | 1.417 | 1.479 | 1.520 |
| | | 60 % | 1.045 | 1.209 | 1.365 | 1.424 | 1.460 |

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| | | | | | | |
|--|------|-------|-------|-------|-------|-------|
| | 65 % | 1.031 | 1.179 | 1.322 | 1.376 | 1.410 |
| | 70 % | 1.023 | 1.154 | 1.287 | 1.336 | 1.368 |
| | 75 % | 1.020 | 1.135 | 1.257 | 1.303 | 1.332 |

Table 75.#12 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 50,000 | 1 % | 1.760 | 3.520 | 4.480 | 5.280 | 6.560 |
| | | 2 % | 1.720 | 3.240 | 4.040 | 4.640 | 5.440 |
| | | 3 % | 1.680 | 3.067 | 3.707 | 4.187 | 4.800 |
| | | 4 % | 1.640 | 2.900 | 3.460 | 3.840 | 4.360 |
| | | 5 % | 1.616 | 2.752 | 3.248 | 3.584 | 4.016 |
| | | 10 % | 1.464 | 2.288 | 2.600 | 2.800 | 3.040 |
| | | 15 % | 1.360 | 2.000 | 2.235 | 2.373 | 2.544 |
| | | 20 % | 1.272 | 1.804 | 1.988 | 2.096 | 2.232 |
| | | 25 % | 1.206 | 1.658 | 1.808 | 1.904 | 2.006 |
| | | 30 % | 1.152 | 1.541 | 1.672 | 1.749 | 1.840 |
| | | 35 % | 1.106 | 1.449 | 1.563 | 1.630 | 1.707 |
| | | 40 % | 1.068 | 1.372 | 1.474 | 1.532 | 1.602 |
| | | 45 % | 1.036 | 1.310 | 1.399 | 1.452 | 1.515 |
| | | 50 % | 1.010 | 1.256 | 1.338 | 1.386 | 1.442 |
| | | 55 % | 0.988 | 1.210 | 1.286 | 1.329 | 1.380 |
| | | 60 % | 0.971 | 1.172 | 1.241 | 1.281 | 1.328 |
| | | 65 % | 0.959 | 1.141 | 1.204 | 1.241 | 1.284 |
| 70 % | 0.950 | 1.113 | 1.173 | 1.206 | 1.247 | | |
| 75 % | 0.947 | 1.092 | 1.147 | 1.178 | 1.215 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 50,000 | 1 % | 1.920 | 3.920 | 5.040 | 5.920 | 7.360 |
| | | 2 % | 1.880 | 3.600 | 4.520 | 5.160 | 6.080 |
| | | 3 % | 1.813 | 3.387 | 4.133 | 4.667 | 5.360 |
| | | 4 % | 1.760 | 3.200 | 3.840 | 4.280 | 4.840 |
| | | 5 % | 1.728 | 3.040 | 3.616 | 3.984 | 4.464 |
| | | 10 % | 1.560 | 2.504 | 2.864 | 3.088 | 3.360 |
| | | 15 % | 1.435 | 2.176 | 2.443 | 2.603 | 2.795 |
| | | 20 % | 1.340 | 1.948 | 2.160 | 2.284 | 2.432 |
| | | 25 % | 1.261 | 1.779 | 1.955 | 2.058 | 2.179 |
| | | 30 % | 1.197 | 1.645 | 1.795 | 1.883 | 1.987 |
| | | 35 % | 1.143 | 1.541 | 1.671 | 1.746 | 1.835 |
| | | 40 % | 1.098 | 1.452 | 1.566 | 1.634 | 1.712 |
| | | 45 % | 1.061 | 1.378 | 1.481 | 1.541 | 1.611 |
| | | 50 % | 1.029 | 1.315 | 1.410 | 1.462 | 1.526 |
| | | 55 % | 1.002 | 1.261 | 1.347 | 1.396 | 1.455 |
| | | 60 % | 0.979 | 1.215 | 1.295 | 1.340 | 1.393 |
| | | 65 % | 0.961 | 1.175 | 1.249 | 1.291 | 1.340 |
| 70 % | 0.949 | 1.143 | 1.210 | 1.249 | 1.295 | | |
| 75 % | 0.940 | 1.115 | 1.178 | 1.214 | 1.257 | | |

Table 75.#13 Sub-limit Factors – Deductible Tier 1

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 50,000 | 1 % | 1.840 | 3.680 | 4.720 | 5.600 | 6.960 |
| | | 2 % | 1.800 | 3.400 | 4.240 | 4.880 | 5.760 |
| | | 3 % | 1.760 | 3.200 | 3.893 | 4.373 | 5.067 |
| | | 4 % | 1.720 | 3.020 | 3.620 | 4.020 | 4.580 |
| | | 5 % | 1.680 | 2.864 | 3.408 | 3.744 | 4.208 |
| | | 10 % | 1.528 | 2.384 | 2.712 | 2.920 | 3.184 |
| | | 15 % | 1.413 | 2.085 | 2.325 | 2.475 | 2.661 |
| | | 20 % | 1.332 | 1.880 | 2.072 | 2.188 | 2.332 |
| | | 25 % | 1.264 | 1.728 | 1.888 | 1.984 | 2.099 |
| | | 30 % | 1.208 | 1.608 | 1.744 | 1.827 | 1.925 |
| | | 35 % | 1.161 | 1.513 | 1.632 | 1.703 | 1.787 |
| | | 40 % | 1.124 | 1.436 | 1.542 | 1.604 | 1.678 |
| | | 45 % | 1.092 | 1.372 | 1.467 | 1.522 | 1.589 |
| | | 50 % | 1.066 | 1.318 | 1.403 | 1.454 | 1.514 |
| | | 55 % | 1.046 | 1.273 | 1.351 | 1.396 | 1.452 |
| | | 60 % | 1.029 | 1.235 | 1.307 | 1.348 | 1.399 |
| | | 65 % | 1.019 | 1.204 | 1.269 | 1.308 | 1.354 |
| 70 % | 1.013 | 1.177 | 1.239 | 1.274 | 1.317 | | |
| 75 % | 1.012 | 1.157 | 1.214 | 1.247 | 1.286 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 50,000 | 1 % | 1.920 | 3.840 | 4.960 | 5.840 | 7.200 |
| | | 2 % | 1.880 | 3.560 | 4.440 | 5.080 | 6.000 |
| | | 3 % | 1.813 | 3.333 | 4.053 | 4.560 | 5.280 |
| | | 4 % | 1.780 | 3.160 | 3.780 | 4.200 | 4.760 |
| | | 5 % | 1.744 | 3.008 | 3.552 | 3.920 | 4.384 |
| | | 10 % | 1.584 | 2.488 | 2.832 | 3.048 | 3.320 |
| | | 15 % | 1.467 | 2.171 | 2.427 | 2.581 | 2.773 |
| | | 20 % | 1.372 | 1.956 | 2.156 | 2.280 | 2.424 |
| | | 25 % | 1.299 | 1.792 | 1.962 | 2.061 | 2.179 |
| | | 30 % | 1.240 | 1.667 | 1.811 | 1.896 | 1.997 |
| | | 35 % | 1.191 | 1.566 | 1.691 | 1.765 | 1.851 |
| | | 40 % | 1.150 | 1.484 | 1.594 | 1.660 | 1.736 |
| | | 45 % | 1.116 | 1.413 | 1.513 | 1.572 | 1.641 |
| | | 50 % | 1.086 | 1.355 | 1.446 | 1.499 | 1.562 |
| | | 55 % | 1.063 | 1.306 | 1.389 | 1.437 | 1.494 |
| | | 60 % | 1.045 | 1.265 | 1.340 | 1.384 | 1.436 |
| | | 65 % | 1.031 | 1.230 | 1.300 | 1.340 | 1.388 |
| 70 % | 1.023 | 1.201 | 1.265 | 1.303 | 1.347 | | |
| 75 % | 1.020 | 1.178 | 1.237 | 1.273 | 1.313 | | |

Table 75.#14 Sub-limit Factors – Deductible Tier 1

| | | | | |
|-----------------------------|--|--|--|--|
| Total Property Value | | | | |
|-----------------------------|--|--|--|--|

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 75,000 | 1 % | 1.440 | 2.960 | 3.920 | 4.720 | 6.080 |
| | | 2 % | 1.400 | 2.800 | 3.600 | 4.200 | 5.120 |
| | | 3 % | 1.387 | 2.667 | 3.333 | 3.840 | 4.560 |
| | | 4 % | 1.360 | 2.540 | 3.140 | 3.560 | 4.160 |
| | | 5 % | 1.344 | 2.432 | 2.976 | 3.344 | 3.856 |
| | | 10 % | 1.248 | 2.072 | 2.424 | 2.656 | 2.952 |
| | | 15 % | 1.179 | 1.840 | 2.107 | 2.272 | 2.480 |
| | | 20 % | 1.124 | 1.672 | 1.888 | 2.020 | 2.180 |
| | | 25 % | 1.075 | 1.546 | 1.725 | 1.834 | 1.968 |
| | | 30 % | 1.035 | 1.445 | 1.600 | 1.693 | 1.805 |
| | | 35 % | 1.003 | 1.365 | 1.499 | 1.582 | 1.680 |
| | | 40 % | 0.976 | 1.298 | 1.418 | 1.490 | 1.576 |
| | | 45 % | 0.955 | 1.243 | 1.351 | 1.415 | 1.492 |
| | | 50 % | 0.936 | 1.195 | 1.293 | 1.352 | 1.421 |
| | | 55 % | 0.922 | 1.156 | 1.245 | 1.297 | 1.361 |
| | | 60 % | 0.912 | 1.123 | 1.204 | 1.252 | 1.311 |
| | | 65 % | 0.907 | 1.094 | 1.169 | 1.214 | 1.268 |
| 70 % | 0.906 | 1.071 | 1.141 | 1.182 | 1.232 | | |
| 75 % | 0.910 | 1.053 | 1.117 | 1.155 | 1.202 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 75,000 | 1 % | 1.520 | 3.280 | 4.400 | 5.280 | 6.800 |
| | | 2 % | 1.520 | 3.080 | 4.000 | 4.680 | 5.720 |
| | | 3 % | 1.467 | 2.933 | 3.707 | 4.267 | 5.093 |
| | | 4 % | 1.440 | 2.800 | 3.480 | 3.960 | 4.640 |
| | | 5 % | 1.424 | 2.672 | 3.296 | 3.712 | 4.288 |
| | | 10 % | 1.312 | 2.256 | 2.664 | 2.928 | 3.256 |
| | | 15 % | 1.232 | 1.989 | 2.299 | 2.485 | 2.725 |
| | | 20 % | 1.164 | 1.800 | 2.044 | 2.196 | 2.380 |
| | | 25 % | 1.107 | 1.654 | 1.859 | 1.984 | 2.134 |
| | | 30 % | 1.061 | 1.539 | 1.715 | 1.821 | 1.949 |
| | | 35 % | 1.024 | 1.445 | 1.598 | 1.691 | 1.803 |
| | | 40 % | 0.992 | 1.366 | 1.504 | 1.586 | 1.684 |
| | | 45 % | 0.964 | 1.301 | 1.424 | 1.499 | 1.586 |
| | | 50 % | 0.941 | 1.245 | 1.357 | 1.424 | 1.504 |
| | | 55 % | 0.922 | 1.197 | 1.300 | 1.361 | 1.434 |
| | | 60 % | 0.908 | 1.156 | 1.251 | 1.307 | 1.373 |
| | | 65 % | 0.898 | 1.121 | 1.209 | 1.260 | 1.322 |
| 70 % | 0.893 | 1.093 | 1.174 | 1.222 | 1.278 | | |
| 75 % | 0.893 | 1.068 | 1.143 | 1.187 | 1.241 | | |

Table 75.#15 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 1.520 | 3.120 | 4.080 | 4.960 | 6.400 |
| | | 2 % | 1.480 | 2.920 | 3.760 | 4.400 | 5.440 |

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| | | | | | | | |
|----------------------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 75,000 | 3 % | 1.440 | 2.773 | 3.493 | 4.027 | 4.800 |
| | | 4 % | 1.420 | 2.640 | 3.280 | 3.720 | 4.360 |
| | | 5 % | 1.408 | 2.528 | 3.104 | 3.488 | 4.032 |
| | | 10 % | 1.304 | 2.152 | 2.528 | 2.768 | 3.088 |
| | | 15 % | 1.232 | 1.915 | 2.192 | 2.368 | 2.592 |
| | | 20 % | 1.176 | 1.740 | 1.964 | 2.104 | 2.280 |
| | | 25 % | 1.130 | 1.613 | 1.798 | 1.914 | 2.058 |
| | | 30 % | 1.091 | 1.509 | 1.669 | 1.768 | 1.888 |
| | | 35 % | 1.058 | 1.426 | 1.568 | 1.653 | 1.758 |
| | | 40 % | 1.030 | 1.360 | 1.484 | 1.560 | 1.652 |
| | | 45 % | 1.010 | 1.303 | 1.415 | 1.483 | 1.564 |
| | | 50 % | 0.992 | 1.256 | 1.357 | 1.418 | 1.493 |
| | | 55 % | 0.980 | 1.216 | 1.308 | 1.364 | 1.431 |
| | | 60 % | 0.972 | 1.183 | 1.267 | 1.319 | 1.380 |
| | | 65 % | 0.969 | 1.156 | 1.233 | 1.280 | 1.337 |
| | | 70 % | 0.970 | 1.134 | 1.205 | 1.248 | 1.302 |
| 75 % | 0.977 | 1.118 | 1.183 | 1.223 | 1.273 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 75,000 | 1 % | 1.520 | 3.200 | 4.320 | 5.200 | 6.640 |
| | | 2 % | 1.520 | 3.040 | 3.920 | 4.600 | 5.640 |
| | | 3 % | 1.493 | 2.880 | 3.653 | 4.187 | 5.013 |
| | | 4 % | 1.480 | 2.760 | 3.420 | 3.900 | 4.560 |
| | | 5 % | 1.456 | 2.656 | 3.232 | 3.648 | 4.208 |
| | | 10 % | 1.352 | 2.248 | 2.640 | 2.888 | 3.216 |
| | | 15 % | 1.269 | 1.989 | 2.283 | 2.469 | 2.704 |
| | | 20 % | 1.208 | 1.808 | 2.044 | 2.192 | 2.372 |
| | | 25 % | 1.158 | 1.670 | 1.869 | 1.987 | 2.138 |
| | | 30 % | 1.115 | 1.563 | 1.731 | 1.835 | 1.960 |
| | | 35 % | 1.079 | 1.474 | 1.623 | 1.712 | 1.819 |
| | | 40 % | 1.050 | 1.402 | 1.534 | 1.612 | 1.708 |
| | | 45 % | 1.026 | 1.340 | 1.460 | 1.531 | 1.616 |
| | | 50 % | 1.006 | 1.290 | 1.397 | 1.461 | 1.538 |
| | | 55 % | 0.992 | 1.247 | 1.344 | 1.402 | 1.473 |
| | | 60 % | 0.981 | 1.209 | 1.299 | 1.353 | 1.417 |
| 65 % | 0.975 | 1.179 | 1.262 | 1.311 | 1.371 | | |
| 70 % | 0.974 | 1.154 | 1.230 | 1.275 | 1.331 | | |
| 75 % | 0.979 | 1.135 | 1.204 | 1.247 | 1.298 | | |

Table 75.#16 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 1.280 | 2.560 | 3.520 | 4.320 | 5.680 |
| | | 2 % | 1.240 | 2.480 | 3.240 | 3.880 | 4.880 |
| | | 3 % | 1.200 | 2.373 | 3.067 | 3.573 | 4.373 |
| | | 4 % | 1.200 | 2.280 | 2.900 | 3.340 | 4.000 |
| | | 5 % | 1.184 | 2.208 | 2.752 | 3.152 | 3.712 |
| | | 10 % | 1.112 | 1.912 | 2.288 | 2.544 | 2.872 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| 1C and 1D | \$ 100,000 | 15 % | 1.061 | 1.712 | 2.000 | 2.187 | 2.427 |
| | | 20 % | 1.020 | 1.568 | 1.804 | 1.952 | 2.140 |
| | | 25 % | 0.986 | 1.459 | 1.658 | 1.779 | 1.933 |
| | | 30 % | 0.957 | 1.371 | 1.541 | 1.648 | 1.779 |
| | | 35 % | 0.935 | 1.298 | 1.449 | 1.541 | 1.655 |
| | | 40 % | 0.916 | 1.240 | 1.372 | 1.454 | 1.554 |
| | | 45 % | 0.900 | 1.189 | 1.310 | 1.383 | 1.472 |
| | | 50 % | 0.888 | 1.147 | 1.256 | 1.323 | 1.403 |
| | | 55 % | 0.880 | 1.111 | 1.210 | 1.271 | 1.345 |
| | | 60 % | 0.876 | 1.081 | 1.172 | 1.228 | 1.296 |
| | | 65 % | 0.875 | 1.057 | 1.141 | 1.191 | 1.254 |
| | | 70 % | 0.880 | 1.037 | 1.113 | 1.161 | 1.219 |
| | | 75 % | 0.891 | 1.022 | 1.092 | 1.136 | 1.190 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 100,000 | 1 % | 1.280 | 2.880 | 3.920 | 4.800 | 6.320 |
| | | 2 % | 1.280 | 2.720 | 3.600 | 4.320 | 5.440 |
| | | 3 % | 1.253 | 2.613 | 3.387 | 3.973 | 4.880 |
| | | 4 % | 1.240 | 2.500 | 3.200 | 3.720 | 4.460 |
| | | 5 % | 1.232 | 2.416 | 3.040 | 3.504 | 4.128 |
| | | 10 % | 1.160 | 2.072 | 2.504 | 2.792 | 3.176 |
| | | 15 % | 1.099 | 1.845 | 2.176 | 2.389 | 2.661 |
| | | 20 % | 1.048 | 1.680 | 1.948 | 2.120 | 2.332 |
| | | 25 % | 1.005 | 1.552 | 1.779 | 1.920 | 2.096 |
| | | 30 % | 0.971 | 1.451 | 1.645 | 1.768 | 1.917 |
| | | 35 % | 0.942 | 1.367 | 1.541 | 1.646 | 1.774 |
| | | 40 % | 0.918 | 1.298 | 1.452 | 1.546 | 1.660 |
| | | 45 % | 0.900 | 1.239 | 1.378 | 1.461 | 1.564 |
| | | 50 % | 0.883 | 1.189 | 1.315 | 1.390 | 1.483 |
| | | 55 % | 0.871 | 1.146 | 1.261 | 1.331 | 1.415 |
| | | 60 % | 0.863 | 1.109 | 1.215 | 1.280 | 1.357 |
| 65 % | 0.858 | 1.078 | 1.175 | 1.236 | 1.307 | | |
| 70 % | 0.858 | 1.053 | 1.143 | 1.198 | 1.264 | | |
| 75 % | 0.864 | 1.030 | 1.115 | 1.166 | 1.228 | | |

Table 75.#17 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C | \$ 100,000 | 1 % | 1.280 | 2.720 | 3.680 | 4.480 | 6.000 |
| | | 2 % | 1.280 | 2.560 | 3.400 | 4.080 | 5.120 |
| | | 3 % | 1.253 | 2.480 | 3.200 | 3.733 | 4.587 |
| | | 4 % | 1.240 | 2.380 | 3.020 | 3.500 | 4.200 |
| | | 5 % | 1.232 | 2.288 | 2.864 | 3.296 | 3.888 |
| | | 10 % | 1.168 | 1.984 | 2.384 | 2.648 | 3.000 |
| | | 15 % | 1.115 | 1.781 | 2.085 | 2.283 | 2.533 |
| | | 20 % | 1.076 | 1.636 | 1.880 | 2.036 | 2.236 |
| | | 25 % | 1.040 | 1.520 | 1.728 | 1.856 | 2.019 |
| | | 30 % | 1.011 | 1.432 | 1.608 | 1.720 | 1.859 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| and 5AA | | 35 % | 0.987 | 1.358 | 1.513 | 1.611 | 1.730 |
| | | 40 % | 0.970 | 1.298 | 1.436 | 1.522 | 1.628 |
| | | 45 % | 0.956 | 1.248 | 1.372 | 1.449 | 1.543 |
| | | 50 % | 0.946 | 1.206 | 1.318 | 1.387 | 1.474 |
| | | 55 % | 0.938 | 1.171 | 1.273 | 1.337 | 1.414 |
| | | 60 % | 0.936 | 1.141 | 1.235 | 1.293 | 1.364 |
| | | 65 % | 0.939 | 1.118 | 1.204 | 1.257 | 1.323 |
| | | 70 % | 0.946 | 1.099 | 1.177 | 1.226 | 1.288 |
| | | 75 % | 0.960 | 1.086 | 1.157 | 1.203 | 1.260 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 100,000 | 1 % | 1.360 | 2.800 | 3.840 | 4.720 | 6.240 |
| | | 2 % | 1.320 | 2.680 | 3.560 | 4.240 | 5.360 |
| | | 3 % | 1.307 | 2.587 | 3.333 | 3.920 | 4.773 |
| | | 4 % | 1.280 | 2.480 | 3.160 | 3.660 | 4.380 |
| | | 5 % | 1.264 | 2.400 | 3.008 | 3.440 | 4.064 |
| | | 10 % | 1.200 | 2.072 | 2.488 | 2.760 | 3.136 |
| | | 15 % | 1.147 | 1.856 | 2.171 | 2.379 | 2.640 |
| | | 20 % | 1.100 | 1.696 | 1.956 | 2.116 | 2.324 |
| | | 25 % | 1.062 | 1.578 | 1.792 | 1.930 | 2.099 |
| | | 30 % | 1.029 | 1.480 | 1.667 | 1.784 | 1.928 |
| | | 35 % | 1.006 | 1.401 | 1.566 | 1.669 | 1.792 |
| | | 40 % | 0.984 | 1.338 | 1.484 | 1.574 | 1.684 |
| | | 45 % | 0.967 | 1.284 | 1.413 | 1.495 | 1.595 |
| | | 50 % | 0.955 | 1.237 | 1.355 | 1.429 | 1.518 |
| | | 55 % | 0.945 | 1.199 | 1.306 | 1.373 | 1.455 |
| | | 60 % | 0.941 | 1.165 | 1.265 | 1.327 | 1.401 |
| | | 65 % | 0.940 | 1.138 | 1.230 | 1.286 | 1.355 |
| 70 % | 0.946 | 1.117 | 1.201 | 1.253 | 1.318 | | |
| 75 % | 0.957 | 1.101 | 1.178 | 1.226 | 1.285 | | |

Table 75.#18 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 250,000 | 1 % | 0.800 | 1.600 | 2.320 | 3.040 | 4.320 |
| | | 2 % | 0.840 | 1.600 | 2.240 | 2.840 | 3.920 |
| | | 3 % | 0.827 | 1.547 | 2.160 | 2.693 | 3.600 |
| | | 4 % | 0.820 | 1.520 | 2.080 | 2.560 | 3.380 |
| | | 5 % | 0.816 | 1.504 | 2.032 | 2.464 | 3.184 |
| | | 10 % | 0.808 | 1.376 | 1.776 | 2.088 | 2.552 |
| | | 15 % | 0.800 | 1.280 | 1.611 | 1.851 | 2.197 |
| | | 20 % | 0.788 | 1.208 | 1.484 | 1.684 | 1.960 |
| | | 25 % | 0.784 | 1.146 | 1.386 | 1.555 | 1.786 |
| | | 30 % | 0.781 | 1.099 | 1.309 | 1.453 | 1.653 |
| | | 35 % | 0.782 | 1.056 | 1.243 | 1.374 | 1.545 |
| | | 40 % | 0.784 | 1.022 | 1.190 | 1.306 | 1.458 |
| | | 45 % | 0.789 | 0.994 | 1.145 | 1.248 | 1.387 |
| | | 50 % | 0.797 | 0.970 | 1.107 | 1.202 | 1.326 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 55 % | 0.809 | 0.950 | 1.075 | 1.164 | 1.274 |
| | | 60 % | 0.824 | 0.933 | 1.048 | 1.127 | 1.231 |
| | | 65 % | 0.847 | 0.922 | 1.025 | 1.098 | 1.194 |
| | | 70 % | 0.879 | 0.915 | 1.008 | 1.074 | 1.163 |
| | | 75 % | N/A | 0.914 | 0.996 | 1.056 | 1.138 |
| 2A, 2B, 3A, 3B and 4A | \$ 250,000 | 1 % | 0.800 | 1.760 | 2.560 | 3.360 | 4.880 |
| | | 2 % | 0.840 | 1.720 | 2.440 | 3.120 | 4.360 |
| | | 3 % | 0.827 | 1.680 | 2.373 | 2.960 | 4.027 |
| | | 4 % | 0.820 | 1.640 | 2.280 | 2.820 | 3.740 |
| | | 5 % | 0.816 | 1.600 | 2.208 | 2.704 | 3.520 |
| | | 10 % | 0.792 | 1.456 | 1.920 | 2.280 | 2.808 |
| | | 15 % | 0.779 | 1.344 | 1.728 | 2.005 | 2.405 |
| | | 20 % | 0.768 | 1.260 | 1.584 | 1.812 | 2.128 |
| | | 25 % | 0.758 | 1.190 | 1.469 | 1.664 | 1.930 |
| | | 30 % | 0.755 | 1.133 | 1.379 | 1.547 | 1.773 |
| | | 35 % | 0.750 | 1.086 | 1.303 | 1.451 | 1.650 |
| | | 40 % | 0.750 | 1.044 | 1.240 | 1.374 | 1.550 |
| | | 45 % | 0.752 | 1.010 | 1.188 | 1.307 | 1.467 |
| | | 50 % | 0.755 | 0.981 | 1.142 | 1.251 | 1.395 |
| | | 55 % | 0.764 | 0.956 | 1.103 | 1.203 | 1.334 |
| | | 60 % | 0.776 | 0.935 | 1.069 | 1.161 | 1.283 |
| | | 65 % | 0.793 | 0.918 | 1.041 | 1.126 | 1.238 |
| 70 % | 0.818 | 0.905 | 1.018 | 1.097 | 1.200 | | |
| 75 % | N/A | 0.898 | 0.999 | 1.072 | 1.168 | | |

Table 75.#19 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 250,000 | 1 % | 0.880 | 1.680 | 2.400 | 3.120 | 4.560 |
| | | 2 % | 0.880 | 1.640 | 2.320 | 2.960 | 4.120 |
| | | 3 % | 0.880 | 1.627 | 2.240 | 2.800 | 3.787 |
| | | 4 % | 0.880 | 1.580 | 2.180 | 2.680 | 3.520 |
| | | 5 % | 0.880 | 1.552 | 2.096 | 2.560 | 3.312 |
| | | 10 % | 0.864 | 1.432 | 1.848 | 2.176 | 2.664 |
| | | 15 % | 0.853 | 1.339 | 1.675 | 1.925 | 2.288 |
| | | 20 % | 0.848 | 1.260 | 1.548 | 1.752 | 2.044 |
| | | 25 % | 0.845 | 1.200 | 1.446 | 1.622 | 1.862 |
| | | 30 % | 0.843 | 1.152 | 1.368 | 1.517 | 1.725 |
| | | 35 % | 0.843 | 1.111 | 1.301 | 1.435 | 1.616 |
| | | 40 % | 0.848 | 1.076 | 1.248 | 1.366 | 1.526 |
| | | 45 % | 0.855 | 1.049 | 1.202 | 1.308 | 1.452 |
| | | 50 % | 0.866 | 1.026 | 1.165 | 1.261 | 1.390 |
| | | 55 % | 0.881 | 1.007 | 1.133 | 1.220 | 1.340 |
| | | 60 % | 0.901 | 0.992 | 1.107 | 1.187 | 1.296 |
| | | 65 % | 0.928 | 0.983 | 1.086 | 1.159 | 1.259 |
| 70 % | 0.968 | 0.979 | 1.070 | 1.137 | 1.230 | | |

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| Building Class | Deductible | 75 % | N/A | 0.981 | 1.060 | 1.124 | 1.205 |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 250,000 | 1 % | 0.880 | 1.760 | 2.560 | 3.280 | 4.720 |
| | | 2 % | 0.880 | 1.720 | 2.440 | 3.080 | 4.280 |
| | | 3 % | 0.880 | 1.680 | 2.347 | 2.933 | 3.947 |
| | | 4 % | 0.880 | 1.640 | 2.260 | 2.800 | 3.680 |
| | | 5 % | 0.880 | 1.616 | 2.192 | 2.672 | 3.472 |
| | | 10 % | 0.864 | 1.480 | 1.928 | 2.264 | 2.776 |
| | | 15 % | 0.859 | 1.381 | 1.739 | 2.005 | 2.389 |
| | | 20 % | 0.848 | 1.300 | 1.604 | 1.824 | 2.128 |
| | | 25 % | 0.842 | 1.235 | 1.498 | 1.683 | 1.936 |
| | | 30 % | 0.840 | 1.181 | 1.411 | 1.571 | 1.789 |
| | | 35 % | 0.839 | 1.138 | 1.342 | 1.483 | 1.673 |
| | | 40 % | 0.842 | 1.100 | 1.282 | 1.410 | 1.578 |
| | | 45 % | 0.848 | 1.068 | 1.234 | 1.348 | 1.499 |
| | | 50 % | 0.856 | 1.042 | 1.192 | 1.296 | 1.432 |
| | | 55 % | 0.868 | 1.021 | 1.158 | 1.251 | 1.377 |
| | | 60 % | 0.887 | 1.004 | 1.128 | 1.215 | 1.329 |
| | | 65 % | 0.911 | 0.992 | 1.104 | 1.184 | 1.290 |
| 70 % | 0.945 | 0.985 | 1.086 | 1.158 | 1.256 | | |
| 75 % | N/A | 0.983 | 1.072 | 1.138 | 1.229 | | |

Table 75.#20 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | | 4C and 1D | \$ 500,000 | 1 % | 0.720 | 1.120 |
| 2 % | 0.760 | 1.120 | | | 1.600 | 2.080 | 3.120 |
| 3 % | 0.747 | 1.093 | | | 1.547 | 2.027 | 2.933 |
| 4 % | 0.760 | 1.080 | | | 1.520 | 1.960 | 2.800 |
| 5 % | 0.768 | 1.072 | | | 1.504 | 1.904 | 2.672 |
| 10 % | 0.768 | 1.016 | | | 1.376 | 1.688 | 2.224 |
| 15 % | 0.773 | 0.976 | | | 1.280 | 1.541 | 1.957 |
| 20 % | 0.784 | 0.940 | | | 1.208 | 1.428 | 1.768 |
| 25 % | 0.797 | 0.915 | | | 1.146 | 1.338 | 1.626 |
| 30 % | 0.813 | 0.891 | | | 1.099 | 1.264 | 1.515 |
| 35 % | 0.832 | 0.871 | | | 1.056 | 1.205 | 1.426 |
| 40 % | 0.810 | 0.856 | | | 1.022 | 1.156 | 1.352 |
| 45 % | 0.800 | 0.846 | | | 0.994 | 1.113 | 1.291 |
| 50 % | N/A | 0.837 | | | 0.970 | 1.078 | 1.240 |
| 55 % | N/A | 0.836 | | | 0.950 | 1.049 | 1.196 |
| 60 % | N/A | 0.840 | | | 0.933 | 1.024 | 1.159 |
| 65 % | N/A | 0.847 | | | 0.922 | 1.004 | 1.127 |
| 70 % | N/A | 0.859 | 0.915 | 0.989 | 1.102 | | |
| 75 % | N/A | 0.878 | 0.914 | 0.978 | 1.082 | | |

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| | | | | | | | |
|-----------------------------|------------|-------|-------|-------|-------|-------|-------|
| 2A, 2B, 3A, 3B and 4A | \$ 500,000 | 1 % | 0.720 | 1.120 | 1.760 | 2.400 | 3.760 |
| | | 2 % | 0.720 | 1.160 | 1.720 | 2.280 | 3.480 |
| | | 3 % | 0.693 | 1.120 | 1.680 | 2.213 | 3.253 |
| | | 4 % | 0.700 | 1.120 | 1.640 | 2.140 | 3.080 |
| | | 5 % | 0.704 | 1.104 | 1.600 | 2.064 | 2.944 |
| | | 10 % | 0.712 | 1.040 | 1.456 | 1.824 | 2.440 |
| | | 15 % | 0.715 | 0.992 | 1.344 | 1.648 | 2.128 |
| | | 20 % | 0.720 | 0.952 | 1.260 | 1.516 | 1.908 |
| | | 25 % | 0.730 | 0.918 | 1.190 | 1.411 | 1.744 |
| | | 30 % | 0.739 | 0.891 | 1.133 | 1.328 | 1.616 |
| | | 35 % | 0.754 | 0.869 | 1.086 | 1.257 | 1.513 |
| | | 40 % | 0.774 | 0.848 | 1.044 | 1.200 | 1.428 |
| | | 45 % | 0.804 | 0.832 | 1.010 | 1.150 | 1.356 |
| | | 50 % | N/A | 0.819 | 0.981 | 1.109 | 1.296 |
| | | 55 % | N/A | 0.815 | 0.956 | 1.072 | 1.244 |
| | | 60 % | N/A | 0.815 | 0.935 | 1.041 | 1.199 |
| | | 65 % | N/A | 0.817 | 0.918 | 1.015 | 1.161 |
| 70 % | N/A | 0.825 | 0.905 | 0.994 | 1.129 | | |
| 75 % | N/A | 0.839 | 0.898 | 0.978 | 1.102 | | |

Table 75.#21 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 500,000 | 1 % | 0.800 | 1.200 | 1.680 | 2.240 | 3.520 |
| | | 2 % | 0.840 | 1.160 | 1.640 | 2.160 | 3.240 |
| | | 3 % | 0.827 | 1.147 | 1.627 | 2.107 | 3.067 |
| | | 4 % | 0.840 | 1.120 | 1.580 | 2.040 | 2.900 |
| | | 5 % | 0.832 | 1.120 | 1.552 | 1.984 | 2.768 |
| | | 10 % | 0.848 | 1.064 | 1.432 | 1.760 | 2.320 |
| | | 15 % | 0.853 | 1.029 | 1.339 | 1.605 | 2.037 |
| | | 20 % | 0.868 | 0.992 | 1.260 | 1.488 | 1.840 |
| | | 25 % | 0.883 | 0.966 | 1.200 | 1.395 | 1.696 |
| | | 30 % | 0.901 | 0.944 | 1.152 | 1.323 | 1.581 |
| | | 35 % | 0.903 | 0.926 | 1.111 | 1.262 | 1.490 |
| | | 40 % | 0.896 | 0.912 | 1.076 | 1.212 | 1.416 |
| | | 45 % | 0.887 | 0.903 | 1.049 | 1.170 | 1.353 |
| | | 50 % | N/A | 0.898 | 1.026 | 1.136 | 1.301 |
| | | 55 % | N/A | 0.899 | 1.007 | 1.107 | 1.257 |
| | | 60 % | N/A | 0.904 | 0.992 | 1.083 | 1.220 |
| | | 65 % | N/A | 0.914 | 0.983 | 1.065 | 1.190 |
| 70 % | N/A | 0.930 | 0.979 | 1.050 | 1.166 | | |
| 75 % | N/A | 0.955 | 0.981 | 1.042 | 1.147 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 0.800 | 1.200 | 1.760 | 2.320 | 3.680 |
| | | 2 % | 0.800 | 1.200 | 1.720 | 2.280 | 3.400 |
| | | 3 % | 0.827 | 1.173 | 1.680 | 2.187 | 3.200 |
| | | 4 % | 0.820 | 1.160 | 1.640 | 2.120 | 3.040 |

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| | | | | | | | |
|-----------|------------|-------|-------|-------|-------|-------|-------|
| 4B and 5A | \$ 500,000 | 5 % | 0.816 | 1.152 | 1.616 | 2.064 | 2.896 |
| | | 10 % | 0.824 | 1.096 | 1.480 | 1.832 | 2.416 |
| | | 15 % | 0.832 | 1.051 | 1.381 | 1.664 | 2.123 |
| | | 20 % | 0.844 | 1.012 | 1.300 | 1.540 | 1.916 |
| | | 25 % | 0.858 | 0.982 | 1.235 | 1.443 | 1.760 |
| | | 30 % | 0.875 | 0.957 | 1.181 | 1.363 | 1.637 |
| | | 35 % | 0.894 | 0.937 | 1.138 | 1.298 | 1.541 |
| | | 40 % | 0.894 | 0.920 | 1.100 | 1.246 | 1.460 |
| | | 45 % | 0.884 | 0.908 | 1.068 | 1.200 | 1.394 |
| | | 50 % | N/A | 0.899 | 1.042 | 1.162 | 1.338 |
| | | 55 % | N/A | 0.899 | 1.021 | 1.129 | 1.290 |
| | | 60 % | N/A | 0.903 | 1.004 | 1.103 | 1.249 |
| | | 65 % | N/A | 0.910 | 0.992 | 1.081 | 1.216 |
| | | 70 % | N/A | 0.923 | 0.985 | 1.064 | 1.189 |
| 75 % | N/A | 0.944 | 0.983 | 1.053 | 1.166 | | |

Table 75.#22 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 750,000 | 1 % | 0.800 | 0.880 | 1.280 | 1.760 | 2.800 |
| | | 2 % | 0.800 | 0.880 | 1.280 | 1.720 | 2.680 |
| | | 3 % | 0.800 | 0.880 | 1.253 | 1.680 | 2.533 |
| | | 4 % | 0.820 | 0.880 | 1.240 | 1.640 | 2.440 |
| | | 5 % | 0.816 | 0.880 | 1.232 | 1.600 | 2.336 |
| | | 10 % | 0.848 | 0.856 | 1.152 | 1.456 | 2.008 |
| | | 15 % | 0.832 | 0.837 | 1.093 | 1.344 | 1.787 |
| | | 20 % | 0.812 | 0.820 | 1.048 | 1.264 | 1.632 |
| | | 25 % | N/A | 0.806 | 1.005 | 1.197 | 1.510 |
| | | 30 % | N/A | 0.800 | 0.973 | 1.141 | 1.416 |
| | | 35 % | N/A | 0.798 | 0.944 | 1.095 | 1.339 |
| | | 40 % | N/A | 0.796 | 0.922 | 1.056 | 1.276 |
| | | 45 % | N/A | 0.796 | 0.903 | 1.024 | 1.221 |
| | | 50 % | N/A | 0.802 | 0.888 | 0.997 | 1.176 |
| | | 55 % | N/A | 0.810 | 0.877 | 0.975 | 1.137 |
| | | 60 % | N/A | 0.821 | 0.869 | 0.957 | 1.105 |
| | | 65 % | N/A | 0.838 | 0.866 | 0.943 | 1.079 |
| 70 % | N/A | 0.863 | 0.870 | 0.934 | 1.057 | | |
| 75 % | N/A | 0.868 | 0.881 | 0.930 | 1.040 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 0.800 | 0.880 | 1.360 | 1.920 | 3.120 |
| | | 2 % | 0.840 | 0.920 | 1.360 | 1.840 | 2.920 |
| | | 3 % | 0.827 | 0.907 | 1.333 | 1.787 | 2.800 |
| | | 4 % | 0.840 | 0.880 | 1.300 | 1.760 | 2.680 |
| | | 5 % | 0.832 | 0.880 | 1.296 | 1.712 | 2.576 |
| | | 10 % | 0.784 | 0.848 | 1.200 | 1.544 | 2.184 |
| | | 15 % | 0.789 | 0.827 | 1.131 | 1.424 | 1.931 |
| | | 20 % | 0.772 | 0.808 | 1.076 | 1.324 | 1.752 |

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| | | | | | | | |
|-----------------------------|------------|------|-----|-------|-------|-------|-------|
| 2A, 2B, 3A, 3B and 4A | \$ 750,000 | 25 % | N/A | 0.790 | 1.027 | 1.248 | 1.613 |
| | | 30 % | N/A | 0.779 | 0.989 | 1.184 | 1.504 |
| | | 35 % | N/A | 0.773 | 0.955 | 1.134 | 1.413 |
| | | 40 % | N/A | 0.768 | 0.926 | 1.086 | 1.338 |
| | | 45 % | N/A | 0.766 | 0.903 | 1.047 | 1.276 |
| | | 50 % | N/A | 0.768 | 0.883 | 1.013 | 1.222 |
| | | 55 % | N/A | 0.772 | 0.867 | 0.986 | 1.177 |
| | | 60 % | N/A | 0.780 | 0.855 | 0.963 | 1.137 |
| | | 65 % | N/A | 0.793 | 0.847 | 0.943 | 1.104 |
| | | 70 % | N/A | 0.811 | 0.843 | 0.928 | 1.077 |
| | | 75 % | N/A | 0.842 | 0.847 | 0.918 | 1.053 |

Table 75.#23 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 750,000 | 1 % | 0.880 | 0.960 | 1.360 | 1.840 | 2.960 |
| | | 2 % | 0.880 | 0.960 | 1.360 | 1.760 | 2.760 |
| | | 3 % | 0.907 | 0.933 | 1.333 | 1.733 | 2.640 |
| | | 4 % | 0.900 | 0.940 | 1.300 | 1.700 | 2.540 |
| | | 5 % | 0.912 | 0.928 | 1.280 | 1.664 | 2.432 |
| | | 10 % | 0.896 | 0.912 | 1.208 | 1.512 | 2.088 |
| | | 15 % | 0.875 | 0.891 | 1.147 | 1.403 | 1.861 |
| | | 20 % | 0.860 | 0.876 | 1.100 | 1.320 | 1.700 |
| | | 25 % | N/A | 0.864 | 1.059 | 1.251 | 1.574 |
| | | 30 % | N/A | 0.859 | 1.027 | 1.195 | 1.477 |
| | | 35 % | N/A | 0.855 | 0.999 | 1.150 | 1.399 |
| | | 40 % | N/A | 0.856 | 0.976 | 1.112 | 1.336 |
| | | 45 % | N/A | 0.860 | 0.958 | 1.079 | 1.282 |
| | | 50 % | N/A | 0.867 | 0.946 | 1.053 | 1.235 |
| | | 55 % | N/A | 0.879 | 0.935 | 1.033 | 1.197 |
| | | 60 % | N/A | 0.893 | 0.931 | 1.016 | 1.167 |
| | | 65 % | N/A | 0.914 | 0.930 | 1.003 | 1.140 |
| 70 % | N/A | 0.934 | 0.937 | 0.997 | 1.120 | | |
| 75 % | N/A | 0.950 | 0.954 | 0.995 | 1.105 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 750,000 | 1 % | 0.880 | 0.960 | 1.440 | 1.920 | 3.040 |
| | | 2 % | 0.880 | 0.960 | 1.400 | 1.840 | 2.880 |
| | | 3 % | 0.880 | 0.960 | 1.360 | 1.813 | 2.773 |
| | | 4 % | 0.900 | 0.960 | 1.340 | 1.760 | 2.640 |
| | | 5 % | 0.912 | 0.944 | 1.328 | 1.728 | 2.544 |
| | | 10 % | 0.912 | 0.920 | 1.240 | 1.568 | 2.176 |
| | | 15 % | 0.891 | 0.896 | 1.179 | 1.451 | 1.936 |
| | | 20 % | 0.872 | 0.880 | 1.124 | 1.360 | 1.764 |
| | | 25 % | N/A | 0.867 | 1.082 | 1.290 | 1.632 |
| | | 30 % | N/A | 0.859 | 1.045 | 1.229 | 1.531 |
| | | 35 % | N/A | 0.855 | 1.017 | 1.179 | 1.447 |
| | | 40 % | N/A | 0.854 | 0.992 | 1.138 | 1.376 |

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| | | | | | | |
|--|------|-----|-------|-------|-------|-------|
| | 45 % | N/A | 0.855 | 0.971 | 1.102 | 1.317 |
| | 50 % | N/A | 0.861 | 0.955 | 1.074 | 1.269 |
| | 55 % | N/A | 0.870 | 0.943 | 1.049 | 1.228 |
| | 60 % | N/A | 0.883 | 0.935 | 1.029 | 1.192 |
| | 65 % | N/A | 0.901 | 0.932 | 1.014 | 1.163 |
| | 70 % | N/A | 0.928 | 0.935 | 1.005 | 1.139 |
| | 75 % | N/A | 0.932 | 0.947 | 1.001 | 1.121 |

Table 75.#24 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|--------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 1,000,000 | 1 % | N/A | 0.800 | 1.120 | 1.520 | 2.480 |
| | | 2 % | N/A | 0.800 | 1.120 | 1.480 | 2.360 |
| | | 3 % | N/A | 0.800 | 1.093 | 1.440 | 2.267 |
| | | 4 % | N/A | 0.800 | 1.080 | 1.420 | 2.180 |
| | | 5 % | N/A | 0.784 | 1.072 | 1.392 | 2.112 |
| | | 10 % | N/A | 0.784 | 1.016 | 1.288 | 1.840 |
| | | 15 % | N/A | 0.779 | 0.976 | 1.211 | 1.659 |
| | | 20 % | N/A | 0.772 | 0.940 | 1.148 | 1.524 |
| | | 25 % | N/A | 0.771 | 0.915 | 1.094 | 1.421 |
| | | 30 % | N/A | 0.771 | 0.891 | 1.051 | 1.339 |
| | | 35 % | N/A | 0.775 | 0.871 | 1.015 | 1.271 |
| | | 40 % | N/A | 0.780 | 0.856 | 0.984 | 1.214 |
| | | 45 % | N/A | 0.788 | 0.846 | 0.960 | 1.166 |
| | | 50 % | N/A | 0.798 | 0.837 | 0.939 | 1.126 |
| | | 55 % | N/A | 0.813 | 0.833 | 0.922 | 1.092 |
| | | 60 % | N/A | 0.827 | 0.835 | 0.909 | 1.064 |
| | | 65 % | N/A | 0.832 | 0.841 | 0.901 | 1.040 |
| 70 % | N/A | 0.848 | 0.856 | 0.897 | 1.022 | | |
| 75 % | N/A | N/A | 0.883 | 0.899 | 1.008 | 1.008 | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 1,000,000 | 1 % | N/A | 0.800 | 1.120 | 1.600 | 2.720 |
| | | 2 % | N/A | 0.800 | 1.160 | 1.560 | 2.600 |
| | | 3 % | N/A | 0.773 | 1.120 | 1.547 | 2.480 |
| | | 4 % | N/A | 0.780 | 1.120 | 1.500 | 2.380 |
| | | 5 % | N/A | 0.768 | 1.104 | 1.472 | 2.304 |
| | | 10 % | N/A | 0.760 | 1.040 | 1.360 | 1.992 |
| | | 15 % | N/A | 0.752 | 0.992 | 1.264 | 1.781 |
| | | 20 % | N/A | 0.744 | 0.952 | 1.192 | 1.628 |
| | | 25 % | N/A | 0.739 | 0.918 | 1.130 | 1.510 |
| | | 30 % | N/A | 0.736 | 0.891 | 1.080 | 1.413 |
| | | 35 % | N/A | 0.736 | 0.869 | 1.038 | 1.335 |
| | | 40 % | N/A | 0.738 | 0.848 | 1.000 | 1.268 |
| | | 45 % | N/A | 0.743 | 0.832 | 0.971 | 1.212 |
| | | 50 % | N/A | 0.750 | 0.819 | 0.944 | 1.165 |
| | | 55 % | N/A | 0.762 | 0.810 | 0.922 | 1.123 |
| 60 % | N/A | 0.777 | 0.805 | 0.904 | 1.089 | | |

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| | | | | | | |
|--|------|-----|-------|-------|-------|-------|
| | 65 % | N/A | 0.801 | 0.806 | 0.891 | 1.060 |
| | 70 % | N/A | 0.799 | 0.814 | 0.881 | 1.034 |
| | 75 % | N/A | N/A | 0.834 | 0.877 | 1.014 |

Table 75.#25 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|--------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 1,000,000 | 1 % | N/A | 0.880 | 1.200 | 1.600 | 2.560 |
| | | 2 % | N/A | 0.840 | 1.160 | 1.520 | 2.440 |
| | | 3 % | N/A | 0.853 | 1.147 | 1.493 | 2.347 |
| | | 4 % | N/A | 0.840 | 1.120 | 1.480 | 2.260 |
| | | 5 % | N/A | 0.848 | 1.120 | 1.456 | 2.192 |
| | | 10 % | N/A | 0.840 | 1.064 | 1.344 | 1.912 |
| | | 15 % | N/A | 0.837 | 1.029 | 1.264 | 1.728 |
| | | 20 % | N/A | 0.832 | 0.992 | 1.200 | 1.588 |
| | | 25 % | N/A | 0.832 | 0.966 | 1.149 | 1.482 |
| | | 30 % | N/A | 0.835 | 0.944 | 1.104 | 1.397 |
| | | 35 % | N/A | 0.839 | 0.926 | 1.070 | 1.328 |
| | | 40 % | N/A | 0.846 | 0.912 | 1.040 | 1.272 |
| | | 45 % | N/A | 0.857 | 0.903 | 1.015 | 1.225 |
| | | 50 % | N/A | 0.872 | 0.898 | 0.995 | 1.184 |
| | | 55 % | N/A | 0.892 | 0.896 | 0.979 | 1.151 |
| | | 60 % | N/A | 0.895 | 0.900 | 0.968 | 1.123 |
| 65 % | N/A | 0.905 | 0.910 | 0.962 | 1.102 | | |
| 70 % | N/A | 0.926 | 0.931 | 0.961 | 1.083 | | |
| 75 % | N/A | N/A | 0.966 | 0.967 | 1.072 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 1,000,000 | 1 % | N/A | 0.880 | 1.200 | 1.600 | 2.640 |
| | | 2 % | N/A | 0.840 | 1.200 | 1.600 | 2.560 |
| | | 3 % | N/A | 0.853 | 1.173 | 1.547 | 2.453 |
| | | 4 % | N/A | 0.860 | 1.160 | 1.540 | 2.360 |
| | | 5 % | N/A | 0.848 | 1.152 | 1.504 | 2.288 |
| | | 10 % | N/A | 0.840 | 1.096 | 1.392 | 1.992 |
| | | 15 % | N/A | 0.832 | 1.051 | 1.307 | 1.792 |
| | | 20 % | N/A | 0.828 | 1.012 | 1.236 | 1.648 |
| | | 25 % | N/A | 0.829 | 0.982 | 1.178 | 1.536 |
| | | 30 % | N/A | 0.827 | 0.957 | 1.131 | 1.445 |
| | | 35 % | N/A | 0.832 | 0.937 | 1.093 | 1.371 |
| | | 40 % | N/A | 0.836 | 0.920 | 1.060 | 1.308 |
| | | 45 % | N/A | 0.846 | 0.908 | 1.031 | 1.257 |
| | | 50 % | N/A | 0.858 | 0.899 | 1.010 | 1.214 |
| | | 55 % | N/A | 0.874 | 0.896 | 0.991 | 1.177 |
| | | 60 % | N/A | 0.888 | 0.896 | 0.977 | 1.147 |
| 65 % | N/A | 0.895 | 0.903 | 0.969 | 1.121 | | |
| 70 % | N/A | 0.912 | 0.920 | 0.965 | 1.101 | | |
| 75 % | N/A | N/A | 0.950 | 0.966 | 1.086 | | |

Table 75.#26 Sub-limit Factors – Deductible Tier 1

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 1C and 1D | \$ 500 | 1 % | 5.680 | 8.800 | 11.120 | 16.240 |
| | | 2 % | 5.120 | 7.440 | 9.000 | 11.920 |
| | | 3 % | 4.720 | 6.587 | 7.760 | 9.813 |
| | | 4 % | 4.380 | 5.960 | 6.900 | 8.500 |
| | | 5 % | 4.112 | 5.472 | 6.256 | 7.568 |
| | | 10 % | 3.224 | 4.048 | 4.488 | 5.184 |
| | | 15 % | 2.715 | 3.307 | 3.611 | 4.085 |
| | | 20 % | 2.372 | 2.832 | 3.068 | 3.428 |
| | | 25 % | 2.122 | 2.499 | 2.691 | 2.982 |
| | | 30 % | 1.931 | 2.253 | 2.413 | 2.656 |
| | | 35 % | 1.781 | 2.057 | 2.197 | 2.407 |
| | | 40 % | 1.656 | 1.902 | 2.024 | 2.208 |
| | | 45 % | 1.554 | 1.772 | 1.883 | 2.046 |
| | | 50 % | 1.467 | 1.666 | 1.765 | 1.912 |
| | | 55 % | 1.393 | 1.574 | 1.664 | 1.799 |
| | | 60 % | 1.331 | 1.496 | 1.579 | 1.703 |
| | | 65 % | 1.276 | 1.429 | 1.505 | 1.618 |
| 70 % | 1.230 | 1.370 | 1.441 | 1.547 | | |
| 75 % | 1.190 | 1.321 | 1.387 | 1.485 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 500 | 1 % | 9.200 | 15.760 | 20.720 | 31.760 |
| | | 2 % | 8.120 | 12.960 | 16.200 | 22.480 |
| | | 3 % | 7.307 | 11.173 | 13.600 | 18.000 |
| | | 4 % | 6.700 | 9.900 | 11.860 | 15.260 |
| | | 5 % | 6.176 | 8.928 | 10.560 | 13.344 |
| | | 10 % | 4.584 | 6.184 | 7.088 | 8.544 |
| | | 15 % | 3.701 | 4.837 | 5.461 | 6.448 |
| | | 20 % | 3.136 | 4.016 | 4.488 | 5.236 |
| | | 25 % | 2.736 | 3.450 | 3.837 | 4.435 |
| | | 30 % | 2.437 | 3.040 | 3.363 | 3.864 |
| | | 35 % | 2.203 | 2.725 | 3.001 | 3.433 |
| | | 40 % | 2.016 | 2.474 | 2.718 | 3.096 |
| | | 45 % | 1.863 | 2.270 | 2.487 | 2.825 |
| | | 50 % | 1.734 | 2.101 | 2.298 | 2.602 |
| | | 55 % | 1.625 | 1.959 | 2.138 | 2.413 |
| | | 60 % | 1.532 | 1.837 | 2.001 | 2.255 |
| | | 65 % | 1.451 | 1.733 | 1.884 | 2.118 |
| 70 % | 1.381 | 1.641 | 1.782 | 2.000 | | |
| 75 % | 1.321 | 1.562 | 1.693 | 1.897 | | |

Table 75.#27 Sub-limit Factors – Deductible Tier 2

| | | | |
|-----------------------------|--|--|--|
| Total Property Value | | | |
|-----------------------------|--|--|--|

VERMONT - COMMERCIAL FIRE AND ALLIED LINES
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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 500 | 1 % | 7.520 | 11.840 | 15.120 | 22.240 |
| | | 2 % | 6.760 | 10.000 | 12.160 | 16.240 |
| | | 3 % | 6.187 | 8.800 | 10.427 | 13.280 |
| | | 4 % | 5.720 | 7.920 | 9.240 | 11.460 |
| | | 5 % | 5.360 | 7.248 | 8.352 | 10.176 |
| | | 10 % | 4.144 | 5.280 | 5.896 | 6.856 |
| | | 15 % | 3.456 | 4.267 | 4.693 | 5.355 |
| | | 20 % | 2.996 | 3.628 | 3.956 | 4.456 |
| | | 25 % | 2.662 | 3.184 | 3.446 | 3.850 |
| | | 30 % | 2.411 | 2.851 | 3.072 | 3.411 |
| | | 35 % | 2.210 | 2.590 | 2.784 | 3.072 |
| | | 40 % | 2.046 | 2.382 | 2.552 | 2.806 |
| | | 45 % | 1.911 | 2.212 | 2.363 | 2.590 |
| | | 50 % | 1.798 | 2.069 | 2.206 | 2.410 |
| | | 55 % | 1.702 | 1.948 | 2.073 | 2.259 |
| | | 60 % | 1.619 | 1.844 | 1.959 | 2.129 |
| | | 65 % | 1.547 | 1.755 | 1.861 | 2.018 |
| 70 % | 1.486 | 1.678 | 1.776 | 1.922 | | |
| 75 % | 1.433 | 1.610 | 1.701 | 1.838 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 4B and 5A | \$ 500 | 1 % | 8.240 | 13.360 | 17.200 | 25.600 |
| | | 2 % | 7.400 | 11.200 | 13.720 | 18.520 |
| | | 3 % | 6.747 | 9.787 | 11.680 | 15.067 |
| | | 4 % | 6.240 | 8.780 | 10.300 | 12.940 |
| | | 5 % | 5.824 | 8.016 | 9.280 | 11.440 |
| | | 10 % | 4.464 | 5.760 | 6.472 | 7.608 |
| | | 15 % | 3.691 | 4.619 | 5.115 | 5.883 |
| | | 20 % | 3.184 | 3.904 | 4.284 | 4.868 |
| | | 25 % | 2.816 | 3.408 | 3.715 | 4.186 |
| | | 30 % | 2.539 | 3.040 | 3.296 | 3.691 |
| | | 35 % | 2.320 | 2.752 | 2.976 | 3.314 |
| | | 40 % | 2.144 | 2.524 | 2.720 | 3.016 |
| | | 45 % | 1.996 | 2.338 | 2.512 | 2.775 |
| | | 50 % | 1.874 | 2.181 | 2.338 | 2.576 |
| | | 55 % | 1.769 | 2.048 | 2.192 | 2.409 |
| | | 60 % | 1.679 | 1.935 | 2.067 | 2.265 |
| | | 65 % | 1.601 | 1.838 | 1.958 | 2.143 |
| 70 % | 1.535 | 1.752 | 1.865 | 2.037 | | |
| 75 % | 1.476 | 1.678 | 1.783 | 1.943 | | |

Table 75.#28 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | 1 % | 3.920 | 6.800 | 9.200 | 15.920 |
| | | 2 % | 3.680 | 6.000 | 7.760 | 11.720 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| 1C and 1D | \$ 1,000 | 3 % | 3.467 | 5.440 | 6.827 | 9.707 |
| | | 4 % | 3.280 | 5.000 | 6.160 | 8.420 |
| | | 5 % | 3.136 | 4.640 | 5.648 | 7.504 |
| | | 10 % | 2.584 | 3.560 | 4.144 | 5.144 |
| | | 15 % | 2.235 | 2.955 | 3.371 | 4.059 |
| | | 20 % | 1.988 | 2.560 | 2.884 | 3.412 |
| | | 25 % | 1.802 | 2.278 | 2.541 | 2.966 |
| | | 30 % | 1.659 | 2.064 | 2.288 | 2.645 |
| | | 35 % | 1.541 | 1.895 | 2.087 | 2.395 |
| | | 40 % | 1.446 | 1.758 | 1.928 | 2.198 |
| | | 45 % | 1.365 | 1.644 | 1.797 | 2.037 |
| | | 50 % | 1.298 | 1.549 | 1.686 | 1.904 |
| | | 55 % | 1.239 | 1.468 | 1.594 | 1.792 |
| | | 60 % | 1.189 | 1.399 | 1.513 | 1.696 |
| | | 65 % | 1.146 | 1.338 | 1.445 | 1.614 |
| 70 % | 1.110 | 1.287 | 1.386 | 1.542 | | |
| 75 % | 1.081 | 1.243 | 1.334 | 1.481 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 1,000 | 1 % | 5.760 | 11.440 | 16.720 | 31.040 |
| | | 2 % | 5.320 | 9.880 | 13.600 | 22.120 |
| | | 3 % | 4.933 | 8.747 | 11.653 | 17.760 |
| | | 4 % | 4.620 | 7.900 | 10.300 | 15.080 |
| | | 5 % | 4.352 | 7.232 | 9.264 | 13.200 |
| | | 10 % | 3.416 | 5.216 | 6.376 | 8.472 |
| | | 15 % | 2.848 | 4.155 | 4.971 | 6.400 |
| | | 20 % | 2.464 | 3.488 | 4.112 | 5.200 |
| | | 25 % | 2.182 | 3.024 | 3.533 | 4.406 |
| | | 30 % | 1.965 | 2.680 | 3.107 | 3.840 |
| | | 35 % | 1.794 | 2.411 | 2.782 | 3.413 |
| | | 40 % | 1.656 | 2.200 | 2.526 | 3.076 |
| | | 45 % | 1.540 | 2.025 | 2.316 | 2.807 |
| | | 50 % | 1.443 | 1.880 | 2.142 | 2.586 |
| | | 55 % | 1.360 | 1.759 | 1.997 | 2.400 |
| 60 % | 1.289 | 1.653 | 1.872 | 2.241 | | |
| 65 % | 1.227 | 1.562 | 1.765 | 2.106 | | |
| 70 % | 1.175 | 1.483 | 1.671 | 1.989 | | |
| 75 % | 1.131 | 1.413 | 1.589 | 1.886 | | |

Table 75.#29 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | 1 % | 5.120 | 9.040 | 12.480 | 21.760 |
| | | 2 % | 4.760 | 7.960 | 10.440 | 16.000 |
| | | 3 % | 4.453 | 7.173 | 9.120 | 13.120 |
| | | 4 % | 4.220 | 6.580 | 8.200 | 11.340 |
| | | 5 % | 4.016 | 6.096 | 7.488 | 10.080 |
| | | 10 % | 3.272 | 4.600 | 5.408 | 6.808 |

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| | | | | | | |
|----------------------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 1,000 | 15 % | 2.800 | 3.787 | 4.357 | 5.317 |
| | | 20 % | 2.476 | 3.256 | 3.700 | 4.432 |
| | | 25 % | 2.230 | 2.877 | 3.238 | 3.830 |
| | | 30 % | 2.040 | 2.589 | 2.896 | 3.392 |
| | | 35 % | 1.888 | 2.366 | 2.631 | 3.058 |
| | | 40 % | 1.762 | 2.184 | 2.418 | 2.794 |
| | | 45 % | 1.657 | 2.034 | 2.244 | 2.578 |
| | | 50 % | 1.568 | 1.909 | 2.099 | 2.400 |
| | | 55 % | 1.492 | 1.802 | 1.975 | 2.249 |
| | | 60 % | 1.427 | 1.711 | 1.869 | 2.121 |
| | | 65 % | 1.371 | 1.631 | 1.777 | 2.010 |
| | | 70 % | 1.322 | 1.562 | 1.698 | 1.914 |
| | | 75 % | 1.282 | 1.503 | 1.630 | 1.831 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 4B and 5A | \$ 1,000 | 1 % | 5.520 | 10.080 | 14.080 | 25.040 |
| | | 2 % | 5.120 | 8.800 | 11.680 | 18.240 |
| | | 3 % | 4.800 | 7.920 | 10.187 | 14.880 |
| | | 4 % | 4.540 | 7.220 | 9.100 | 12.780 |
| | | 5 % | 4.304 | 6.672 | 8.272 | 11.312 |
| | | 10 % | 3.472 | 4.984 | 5.912 | 7.544 |
| | | 15 % | 2.960 | 4.069 | 4.725 | 5.845 |
| | | 20 % | 2.600 | 3.476 | 3.984 | 4.836 |
| | | 25 % | 2.333 | 3.056 | 3.472 | 4.160 |
| | | 30 % | 2.128 | 2.744 | 3.093 | 3.669 |
| | | 35 % | 1.961 | 2.496 | 2.800 | 3.296 |
| | | 40 % | 1.826 | 2.298 | 2.566 | 3.002 |
| | | 45 % | 1.714 | 2.135 | 2.373 | 2.763 |
| | | 50 % | 1.618 | 1.998 | 2.214 | 2.565 |
| | | 55 % | 1.536 | 1.882 | 2.079 | 2.397 |
| | | 60 % | 1.465 | 1.783 | 1.963 | 2.256 |
| 65 % | 1.406 | 1.696 | 1.863 | 2.133 | | |
| 70 % | 1.353 | 1.621 | 1.776 | 2.027 | | |
| 75 % | 1.310 | 1.556 | 1.701 | 1.935 | | |

Table 75.#30 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| 1C and 1D | \$ 2,500 | 1 % | 3.440 | 6.560 | 8.800 | 15.200 |
| | | 2 % | 3.240 | 5.840 | 7.440 | 11.400 |
| | | 3 % | 3.093 | 5.307 | 6.587 | 9.440 |
| | | 4 % | 2.960 | 4.900 | 5.960 | 8.220 |
| | | 5 % | 2.832 | 4.560 | 5.472 | 7.360 |
| | | 10 % | 2.368 | 3.504 | 4.048 | 5.072 |
| | | 15 % | 2.069 | 2.917 | 3.307 | 4.011 |
| | | 20 % | 1.856 | 2.528 | 2.832 | 3.372 |
| | | 25 % | 1.690 | 2.253 | 2.499 | 2.938 |
| | | 30 % | 1.563 | 2.043 | 2.253 | 2.619 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | 35 % | 1.456 | 1.874 | 2.057 | 2.373 |
| | | 40 % | 1.370 | 1.740 | 1.902 | 2.178 |
| | | 45 % | 1.298 | 1.628 | 1.772 | 2.020 |
| | | 50 % | 1.235 | 1.536 | 1.666 | 1.888 |
| | | 55 % | 1.183 | 1.456 | 1.574 | 1.777 |
| | | 60 % | 1.137 | 1.387 | 1.496 | 1.683 |
| | | 65 % | 1.099 | 1.328 | 1.429 | 1.601 |
| | | 70 % | 1.067 | 1.277 | 1.370 | 1.530 |
| | | 75 % | 1.041 | 1.233 | 1.321 | 1.470 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 2,500 | 1 % | 4.880 | 11.040 | 15.760 | 29.600 |
| | | 2 % | 4.560 | 9.560 | 12.960 | 21.360 |
| | | 3 % | 4.267 | 8.507 | 11.173 | 17.253 |
| | | 4 % | 4.020 | 7.700 | 9.900 | 14.680 |
| | | 5 % | 3.808 | 7.056 | 8.928 | 12.880 |
| | | 10 % | 3.048 | 5.104 | 6.184 | 8.304 |
| | | 15 % | 2.571 | 4.080 | 4.837 | 6.288 |
| | | 20 % | 2.240 | 3.428 | 4.016 | 5.116 |
| | | 25 % | 1.997 | 2.976 | 3.450 | 4.339 |
| | | 30 % | 1.808 | 2.637 | 3.040 | 3.784 |
| | | 35 % | 1.657 | 2.377 | 2.725 | 3.365 |
| | | 40 % | 1.534 | 2.168 | 2.474 | 3.036 |
| | | 45 % | 1.431 | 1.998 | 2.270 | 2.772 |
| | | 50 % | 1.344 | 1.856 | 2.101 | 2.552 |
| | | 55 % | 1.270 | 1.735 | 1.959 | 2.369 |
| | | 60 % | 1.207 | 1.632 | 1.837 | 2.215 |
| | | 65 % | 1.152 | 1.542 | 1.733 | 2.081 |
| 70 % | 1.105 | 1.465 | 1.641 | 1.965 | | |
| 75 % | 1.067 | 1.397 | 1.562 | 1.863 | | |

Table 75.#31 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 2,500 | 1 % | 4.400 | 8.800 | 11.840 | 20.880 |
| | | 2 % | 4.160 | 7.760 | 10.000 | 15.480 |
| | | 3 % | 3.947 | 7.013 | 8.800 | 12.800 |
| | | 4 % | 3.760 | 6.440 | 7.920 | 11.080 |
| | | 5 % | 3.600 | 5.968 | 7.248 | 9.872 |
| | | 10 % | 2.976 | 4.528 | 5.280 | 6.704 |
| | | 15 % | 2.581 | 3.733 | 4.267 | 5.248 |
| | | 20 % | 2.296 | 3.212 | 3.628 | 4.376 |
| | | 25 % | 2.080 | 2.842 | 3.184 | 3.786 |
| | | 30 % | 1.912 | 2.560 | 2.851 | 3.357 |
| | | 35 % | 1.774 | 2.341 | 2.590 | 3.026 |
| | | 40 % | 1.662 | 2.162 | 2.382 | 2.766 |
| | | 45 % | 1.566 | 2.014 | 2.212 | 2.555 |
| | | 50 % | 1.486 | 1.890 | 2.069 | 2.378 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| | | 55 % | 1.418 | 1.785 | 1.948 | 2.230 |
| | | 60 % | 1.359 | 1.695 | 1.844 | 2.103 |
| | | 65 % | 1.308 | 1.616 | 1.755 | 1.994 |
| | | 70 % | 1.265 | 1.549 | 1.678 | 1.898 |
| | | 75 % | 1.230 | 1.490 | 1.610 | 1.817 |
| 4B and 5A | \$ 2,500 | 1 % | 4.800 | 9.760 | 13.360 | 24.000 |
| | | 2 % | 4.480 | 8.560 | 11.200 | 17.640 |
| | | 3 % | 4.240 | 7.707 | 9.787 | 14.480 |
| | | 4 % | 4.020 | 7.060 | 8.780 | 12.480 |
| | | 5 % | 3.824 | 6.528 | 8.016 | 11.072 |
| | | 10 % | 3.152 | 4.896 | 5.760 | 7.416 |
| | | 15 % | 2.709 | 4.005 | 4.619 | 5.760 |
| | | 20 % | 2.400 | 3.428 | 3.904 | 4.772 |
| | | 25 % | 2.166 | 3.018 | 3.408 | 4.109 |
| | | 30 % | 1.984 | 2.709 | 3.040 | 3.627 |
| | | 35 % | 1.838 | 2.466 | 2.752 | 3.259 |
| | | 40 % | 1.716 | 2.272 | 2.524 | 2.970 |
| | | 45 % | 1.614 | 2.112 | 2.338 | 2.734 |
| | | 50 % | 1.528 | 1.978 | 2.181 | 2.539 |
| | | 55 % | 1.453 | 1.863 | 2.048 | 2.374 |
| | | 60 % | 1.391 | 1.764 | 1.935 | 2.233 |
| | | 65 % | 1.337 | 1.680 | 1.838 | 2.113 |
| 70 % | 1.290 | 1.606 | 1.752 | 2.009 | | |
| 75 % | 1.252 | 1.542 | 1.678 | 1.918 | | |

Table 75.#32 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| 4C and 4D | \$ 5,000 | 1 % | 3.920 | 6.800 | 8.800 | 14.480 |
| | | 2 % | 3.680 | 6.000 | 7.440 | 11.000 |
| | | 3 % | 3.467 | 5.440 | 6.587 | 9.173 |
| | | 4 % | 3.280 | 5.000 | 5.960 | 8.020 |
| | | 5 % | 3.136 | 4.640 | 5.472 | 7.184 |
| | | 10 % | 2.584 | 3.560 | 4.048 | 4.976 |
| | | 15 % | 2.235 | 2.955 | 3.307 | 3.947 |
| | | 20 % | 1.988 | 2.560 | 2.832 | 3.324 |
| | | 25 % | 1.802 | 2.278 | 2.499 | 2.899 |
| | | 30 % | 1.659 | 2.064 | 2.253 | 2.587 |
| | | 35 % | 1.541 | 1.895 | 2.057 | 2.347 |
| | | 40 % | 1.446 | 1.758 | 1.902 | 2.156 |
| | | 45 % | 1.365 | 1.644 | 1.772 | 2.000 |
| | | 50 % | 1.298 | 1.549 | 1.666 | 1.870 |
| | | 55 % | 1.239 | 1.468 | 1.574 | 1.760 |
| | | 60 % | 1.189 | 1.399 | 1.496 | 1.667 |
| | | 65 % | 1.146 | 1.338 | 1.429 | 1.586 |
| 70 % | 1.110 | 1.287 | 1.370 | 1.518 | | |

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| Building Class | Deductible | 75 % | 1.084 | 1.243 | 1.321 | 1.457 |
|-----------------------|------------|-----------|----------------------|-----------------------|-------------------------|-----------------------|
| | | Sub-limit | Total Property Value | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 5,000 | 1 % | 5.760 | 11.440 | 15.760 | 28.080 |
| | | 2 % | 5.320 | 9.880 | 12.960 | 20.480 |
| | | 3 % | 4.933 | 8.747 | 11.173 | 16.667 |
| | | 4 % | 4.620 | 7.900 | 9.900 | 14.220 |
| | | 5 % | 4.352 | 7.232 | 8.928 | 12.512 |
| | | 10 % | 3.416 | 5.216 | 6.184 | 8.120 |
| | | 15 % | 2.848 | 4.155 | 4.837 | 6.160 |
| | | 20 % | 2.464 | 3.488 | 4.016 | 5.020 |
| | | 25 % | 2.182 | 3.024 | 3.450 | 4.262 |
| | | 30 % | 1.965 | 2.680 | 3.040 | 3.720 |
| | | 35 % | 1.794 | 2.411 | 2.725 | 3.310 |
| | | 40 % | 1.656 | 2.200 | 2.474 | 2.988 |
| | | 45 % | 1.540 | 2.025 | 2.270 | 2.727 |
| | | 50 % | 1.443 | 1.880 | 2.101 | 2.514 |
| | | 55 % | 1.360 | 1.759 | 1.959 | 2.335 |
| | | 60 % | 1.289 | 1.653 | 1.837 | 2.181 |
| 65 % | 1.227 | 1.562 | 1.733 | 2.050 | | |
| 70 % | 1.175 | 1.483 | 1.641 | 1.937 | | |
| 75 % | 1.134 | 1.413 | 1.562 | 1.838 | | |

Table 75.#33 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------------|-----------------------|-------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| | | | 3C, 4C, 4D, 5B, 5C and 5AA | \$ 5,000 | 1 % | 5.120 |
| 2 % | 4.760 | 7.960 | | | 10.000 | 14.920 |
| 3 % | 4.453 | 7.173 | | | 8.800 | 12.400 |
| 4 % | 4.220 | 6.580 | | | 7.920 | 10.780 |
| 5 % | 4.016 | 6.096 | | | 7.248 | 9.632 |
| 10 % | 3.272 | 4.600 | | | 5.280 | 6.576 |
| 15 % | 2.800 | 3.787 | | | 4.267 | 5.163 |
| 20 % | 2.476 | 3.256 | | | 3.628 | 4.312 |
| 25 % | 2.230 | 2.877 | | | 3.184 | 3.734 |
| 30 % | 2.040 | 2.589 | | | 2.851 | 3.312 |
| 35 % | 1.888 | 2.366 | | | 2.590 | 2.990 |
| 40 % | 1.762 | 2.184 | | | 2.382 | 2.734 |
| 45 % | 1.657 | 2.034 | | | 2.212 | 2.524 |
| 50 % | 1.568 | 1.909 | | | 2.069 | 2.352 |
| 55 % | 1.492 | 1.802 | | | 1.948 | 2.205 |
| 60 % | 1.427 | 1.711 | | | 1.844 | 2.081 |
| 65 % | 1.371 | 1.631 | 1.755 | 1.973 | | |
| 70 % | 1.322 | 1.562 | 1.678 | 1.880 | | |
| 75 % | 1.282 | 1.503 | 1.610 | 1.799 | | |

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| | | | | | | |
|-----------|----------|-------|-------|--------|--------|--------|
| 4B and 5A | \$ 5,000 | 1 % | 5.520 | 10.080 | 13.360 | 22.800 |
| | | 2 % | 5.120 | 8.800 | 11.200 | 16.960 |
| | | 3 % | 4.800 | 7.920 | 9.787 | 14.027 |
| | | 4 % | 4.540 | 7.220 | 8.780 | 12.140 |
| | | 5 % | 4.304 | 6.672 | 8.016 | 10.784 |
| | | 10 % | 3.472 | 4.984 | 5.760 | 7.272 |
| | | 15 % | 2.960 | 4.069 | 4.619 | 5.659 |
| | | 20 % | 2.600 | 3.476 | 3.904 | 4.696 |
| | | 25 % | 2.333 | 3.056 | 3.408 | 4.048 |
| | | 30 % | 2.128 | 2.744 | 3.040 | 3.576 |
| | | 35 % | 1.964 | 2.496 | 2.752 | 3.216 |
| | | 40 % | 1.826 | 2.298 | 2.524 | 2.932 |
| | | 45 % | 1.714 | 2.135 | 2.338 | 2.700 |
| | | 50 % | 1.618 | 1.998 | 2.181 | 2.507 |
| | | 55 % | 1.536 | 1.882 | 2.048 | 2.346 |
| | | 60 % | 1.465 | 1.783 | 1.935 | 2.208 |
| 65 % | 1.406 | 1.696 | 1.838 | 2.090 | | |
| 70 % | 1.353 | 1.621 | 1.752 | 1.987 | | |
| 75 % | 1.310 | 1.556 | 1.678 | 1.898 | | |

Table 75.#34 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| 1C and 1D | \$ 10,000 | 1 % | 2.560 | 4.880 | 6.800 | 10.720 | 14.480 |
| | | 2 % | 2.480 | 4.480 | 6.000 | 8.720 | 10.960 |
| | | 3 % | 2.373 | 4.160 | 5.440 | 7.573 | 9.147 |
| | | 4 % | 2.300 | 3.900 | 5.000 | 6.740 | 8.000 |
| | | 5 % | 2.224 | 3.680 | 4.640 | 6.144 | 7.168 |
| | | 10 % | 1.928 | 2.952 | 3.560 | 4.416 | 4.968 |
| | | 15 % | 1.723 | 2.512 | 2.955 | 3.563 | 3.941 |
| | | 20 % | 1.568 | 2.212 | 2.560 | 3.032 | 3.320 |
| | | 25 % | 1.446 | 1.987 | 2.278 | 2.662 | 2.896 |
| | | 30 % | 1.352 | 1.816 | 2.064 | 2.389 | 2.584 |
| | | 35 % | 1.271 | 1.680 | 1.895 | 2.176 | 2.345 |
| | | 40 % | 1.204 | 1.566 | 1.758 | 2.006 | 2.154 |
| | | 45 % | 1.148 | 1.474 | 1.644 | 1.867 | 1.998 |
| | | 50 % | 1.101 | 1.394 | 1.549 | 1.749 | 1.869 |
| | | 55 % | 1.060 | 1.327 | 1.468 | 1.651 | 1.759 |
| | | 60 % | 1.027 | 1.268 | 1.399 | 1.567 | 1.665 |
| 65 % | 0.998 | 1.218 | 1.338 | 1.494 | 1.585 | | |
| 70 % | 0.975 | 1.175 | 1.287 | 1.431 | 1.517 | | |
| 75 % | 0.958 | 1.138 | 1.243 | 1.377 | 1.456 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| | | 1 % | 3.360 | 7.600 | 11.440 | 19.920 | 27.920 |
| | | 2 % | 3.160 | 6.840 | 9.880 | 15.680 | 20.440 |
| | | 3 % | 3.040 | 6.240 | 8.747 | 13.227 | 16.613 |
| | | 4 % | 2.900 | 5.780 | 7.900 | 11.540 | 14.200 |

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| | | | | | | | |
|-----------------------------|-----------|------|-------|-------|-------|--------|--------|
| 2A, 2B, 3A, 3B and 4A | \$ 10,000 | 5 % | 2.768 | 5.376 | 7.232 | 10.304 | 12.496 |
| | | 10 % | 2.320 | 4.072 | 5.216 | 6.944 | 8.104 |
| | | 15 % | 2.011 | 3.333 | 4.155 | 5.365 | 6.155 |
| | | 20 % | 1.784 | 2.848 | 3.488 | 4.416 | 5.012 |
| | | 25 % | 1.613 | 2.499 | 3.024 | 3.776 | 4.256 |
| | | 30 % | 1.477 | 2.235 | 2.680 | 3.312 | 3.715 |
| | | 35 % | 1.369 | 2.027 | 2.411 | 2.958 | 3.305 |
| | | 40 % | 1.278 | 1.860 | 2.200 | 2.680 | 2.984 |
| | | 45 % | 1.202 | 1.721 | 2.025 | 2.453 | 2.725 |
| | | 50 % | 1.136 | 1.605 | 1.880 | 2.267 | 2.510 |
| | | 55 % | 1.081 | 1.507 | 1.759 | 2.111 | 2.332 |
| | | 60 % | 1.035 | 1.423 | 1.653 | 1.976 | 2.180 |
| | | 65 % | 0.994 | 1.349 | 1.562 | 1.861 | 2.049 |
| | | 70 % | 0.961 | 1.285 | 1.483 | 1.761 | 1.935 |
| | | 75 % | 0.934 | 1.229 | 1.413 | 1.674 | 1.836 |

Table 75.#35 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------------|------------|-----------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 10,000 | 1 % | 3.280 | 6.400 | 9.040 | 14.560 | 19.760 |
| | | 2 % | 3.120 | 5.840 | 7.960 | 11.800 | 14.880 |
| | | 3 % | 2.987 | 5.413 | 7.173 | 10.160 | 12.373 |
| | | 4 % | 2.880 | 5.060 | 6.580 | 9.020 | 10.760 |
| | | 5 % | 2.768 | 4.768 | 6.096 | 8.176 | 9.616 |
| | | 10 % | 2.384 | 3.776 | 4.600 | 5.800 | 6.568 |
| | | 15 % | 2.112 | 3.179 | 3.787 | 4.629 | 5.157 |
| | | 20 % | 1.912 | 2.776 | 3.256 | 3.908 | 4.308 |
| | | 25 % | 1.757 | 2.480 | 2.877 | 3.408 | 3.731 |
| | | 30 % | 1.632 | 2.253 | 2.589 | 3.040 | 3.309 |
| | | 35 % | 1.529 | 2.073 | 2.366 | 2.754 | 2.987 |
| | | 40 % | 1.442 | 1.926 | 2.184 | 2.526 | 2.732 |
| | | 45 % | 1.371 | 1.803 | 2.034 | 2.340 | 2.523 |
| | | 50 % | 1.309 | 1.699 | 1.909 | 2.186 | 2.350 |
| | | 55 % | 1.255 | 1.610 | 1.802 | 2.054 | 2.204 |
| | | 60 % | 1.211 | 1.533 | 1.711 | 1.941 | 2.079 |
| | | 65 % | 1.173 | 1.467 | 1.631 | 1.845 | 1.972 |
| 70 % | 1.142 | 1.410 | 1.562 | 1.761 | 1.879 | | |
| 75 % | 1.118 | 1.361 | 1.503 | 1.687 | 1.798 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| | | 1 % | 3.440 | 6.960 | 10.080 | 16.560 | 22.720 |
| | | 2 % | 3.280 | 6.360 | 8.800 | 13.280 | 16.920 |
| | | 3 % | 3.147 | 5.893 | 7.920 | 11.387 | 14.000 |
| | | 4 % | 3.020 | 5.500 | 7.220 | 10.060 | 12.100 |
| | | 5 % | 2.912 | 5.152 | 6.672 | 9.088 | 10.768 |
| | | 10 % | 2.488 | 4.040 | 4.984 | 6.360 | 7.264 |
| | | 15 % | 2.197 | 3.381 | 4.069 | 5.035 | 5.653 |
| | | 20 % | 1.980 | 2.936 | 3.476 | 4.224 | 4.692 |

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| | | | | | | | |
|-----------|-----------|------|-------|-------|-------|-------|-------|
| 4B and 5A | \$ 10,000 | 25 % | 1.814 | 2.611 | 3.056 | 3.667 | 4.045 |
| | | 30 % | 1.677 | 2.365 | 2.744 | 3.256 | 3.573 |
| | | 35 % | 1.568 | 2.167 | 2.496 | 2.942 | 3.214 |
| | | 40 % | 1.476 | 2.008 | 2.298 | 2.690 | 2.928 |
| | | 45 % | 1.399 | 1.874 | 2.135 | 2.485 | 2.697 |
| | | 50 % | 1.333 | 1.762 | 1.998 | 2.314 | 2.506 |
| | | 55 % | 1.277 | 1.667 | 1.882 | 2.170 | 2.345 |
| | | 60 % | 1.229 | 1.584 | 1.783 | 2.047 | 2.207 |
| | | 65 % | 1.189 | 1.513 | 1.696 | 1.940 | 2.089 |
| | | 70 % | 1.155 | 1.450 | 1.621 | 1.848 | 1.985 |
| | | 75 % | 1.130 | 1.397 | 1.556 | 1.767 | 1.897 |

Table 75.#36 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 25,000 | 1 % | 2.240 | 4.320 | 8.160 | 10.720 | 12.960 |
| | | 2 % | 2.160 | 4.000 | 7.000 | 8.720 | 10.120 |
| | | 3 % | 2.080 | 3.760 | 6.240 | 7.573 | 8.560 |
| | | 4 % | 2.020 | 3.540 | 5.680 | 6.740 | 7.540 |
| | | 5 % | 1.952 | 3.360 | 5.232 | 6.144 | 6.784 |
| | | 10 % | 1.728 | 2.736 | 3.904 | 4.416 | 4.776 |
| | | 15 % | 1.557 | 2.352 | 3.205 | 3.563 | 3.808 |
| | | 20 % | 1.432 | 2.084 | 2.752 | 3.032 | 3.220 |
| | | 25 % | 1.331 | 1.882 | 2.435 | 2.662 | 2.813 |
| | | 30 % | 1.251 | 1.725 | 2.197 | 2.389 | 2.515 |
| | | 35 % | 1.182 | 1.600 | 2.011 | 2.176 | 2.286 |
| | | 40 % | 1.126 | 1.496 | 1.860 | 2.006 | 2.102 |
| | | 45 % | 1.077 | 1.410 | 1.735 | 1.867 | 1.952 |
| | | 50 % | 1.037 | 1.336 | 1.632 | 1.749 | 1.827 |
| | | 55 % | 1.002 | 1.273 | 1.543 | 1.651 | 1.721 |
| | | 60 % | 0.973 | 1.220 | 1.468 | 1.567 | 1.631 |
| 65 % | 0.949 | 1.173 | 1.403 | 1.494 | 1.553 | | |
| 70 % | 0.931 | 1.134 | 1.346 | 1.431 | 1.486 | | |
| 75 % | 0.918 | 1.100 | 1.298 | 1.377 | 1.428 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 25,000 | 1 % | 2.800 | 6.480 | 14.320 | 19.920 | 24.800 |
| | | 2 % | 2.640 | 5.920 | 11.960 | 15.680 | 18.640 |
| | | 3 % | 2.533 | 5.467 | 10.427 | 13.227 | 15.360 |
| | | 4 % | 2.440 | 5.100 | 9.280 | 11.540 | 13.220 |
| | | 5 % | 2.352 | 4.784 | 8.416 | 10.304 | 11.680 |
| | | 10 % | 2.008 | 3.688 | 5.896 | 6.944 | 7.688 |
| | | 15 % | 1.760 | 3.051 | 4.635 | 5.365 | 5.867 |
| | | 20 % | 1.580 | 2.624 | 3.860 | 4.416 | 4.800 |
| | | 25 % | 1.440 | 2.314 | 3.325 | 3.776 | 4.086 |
| | | 30 % | 1.328 | 2.077 | 2.933 | 3.312 | 3.571 |
| | | 35 % | 1.237 | 1.890 | 2.633 | 2.958 | 3.182 |
| 40 % | 1.160 | 1.738 | 2.394 | 2.680 | 2.876 | | |

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| | | | | | | |
|--|------|-------|-------|-------|-------|-------|
| | 45 % | 1.095 | 1.612 | 2.199 | 2.453 | 2.628 |
| | 50 % | 1.042 | 1.507 | 2.037 | 2.267 | 2.424 |
| | 55 % | 0.995 | 1.417 | 1.900 | 2.114 | 2.253 |
| | 60 % | 0.955 | 1.340 | 1.783 | 1.976 | 2.107 |
| | 65 % | 0.922 | 1.273 | 1.682 | 1.864 | 1.982 |
| | 70 % | 0.895 | 1.214 | 1.595 | 1.764 | 1.873 |
| | 75 % | 0.874 | 1.163 | 1.519 | 1.674 | 1.778 |

Table 75.#37 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|------------|-----------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 25,000 | 1 % | 2.800 | 5.600 | 10.960 | 14.560 | 17.680 |
| | | 2 % | 2.680 | 5.200 | 9.360 | 11.800 | 13.720 |
| | | 3 % | 2.587 | 4.853 | 8.293 | 10.160 | 11.547 |
| | | 4 % | 2.500 | 4.580 | 7.520 | 9.020 | 10.120 |
| | | 5 % | 2.416 | 4.336 | 6.912 | 8.176 | 9.088 |
| | | 10 % | 2.120 | 3.480 | 5.080 | 5.800 | 6.288 |
| | | 15 % | 1.899 | 2.960 | 4.128 | 4.629 | 4.971 |
| | | 20 % | 1.736 | 2.604 | 3.520 | 3.908 | 4.164 |
| | | 25 % | 1.606 | 2.336 | 3.094 | 3.408 | 3.616 |
| | | 30 % | 1.499 | 2.131 | 2.773 | 3.040 | 3.213 |
| | | 35 % | 1.413 | 1.966 | 2.526 | 2.754 | 2.905 |
| | | 40 % | 1.338 | 1.830 | 2.326 | 2.526 | 2.660 |
| | | 45 % | 1.276 | 1.716 | 2.160 | 2.340 | 2.459 |
| | | 50 % | 1.222 | 1.621 | 2.022 | 2.186 | 2.291 |
| | | 55 % | 1.178 | 1.539 | 1.905 | 2.054 | 2.151 |
| | | 60 % | 1.140 | 1.468 | 1.805 | 1.941 | 2.031 |
| 65 % | 1.109 | 1.407 | 1.719 | 1.845 | 1.927 | | |
| 70 % | 1.085 | 1.354 | 1.645 | 1.761 | 1.838 | | |
| 75 % | 1.066 | 1.309 | 1.579 | 1.687 | 1.759 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 25,000 | 1 % | 2.880 | 6.080 | 12.320 | 16.560 | 20.240 |
| | | 2 % | 2.800 | 5.640 | 10.440 | 13.280 | 15.560 |
| | | 3 % | 2.693 | 5.253 | 9.227 | 11.387 | 13.013 |
| | | 4 % | 2.620 | 4.940 | 8.320 | 10.060 | 11.360 |
| | | 5 % | 2.528 | 4.656 | 7.616 | 9.088 | 10.144 |
| | | 10 % | 2.200 | 3.712 | 5.536 | 6.360 | 6.936 |
| | | 15 % | 1.968 | 3.136 | 4.459 | 5.035 | 5.429 |
| | | 20 % | 1.788 | 2.740 | 3.780 | 4.224 | 4.524 |
| | | 25 % | 1.648 | 2.451 | 3.306 | 3.667 | 3.910 |
| | | 30 % | 1.536 | 2.227 | 2.952 | 3.256 | 3.461 |
| | | 35 % | 1.442 | 2.048 | 2.679 | 2.942 | 3.115 |
| | | 40 % | 1.364 | 1.900 | 2.458 | 2.690 | 2.844 |
| | | 45 % | 1.298 | 1.780 | 2.279 | 2.485 | 2.622 |
| | | 50 % | 1.240 | 1.675 | 2.128 | 2.314 | 2.438 |
| | | 55 % | 1.193 | 1.587 | 2.000 | 2.170 | 2.282 |
| | | 60 % | 1.153 | 1.511 | 1.891 | 2.047 | 2.149 |

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| | | | | | | |
|--|------|-------|-------|-------|-------|-------|
| | 65 % | 1.119 | 1.445 | 1.796 | 1.940 | 2.036 |
| | 70 % | 1.093 | 1.387 | 1.714 | 1.848 | 1.937 |
| | 75 % | 1.072 | 1.339 | 1.643 | 1.767 | 1.851 |

Table 75.#38 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 50,000 | 1 % | 2.240 | 5.360 | 7.280 | 8.880 | 11.440 |
| | | 2 % | 2.160 | 4.880 | 6.400 | 7.520 | 9.200 |
| | | 3 % | 2.080 | 4.507 | 5.760 | 6.640 | 7.893 |
| | | 4 % | 2.020 | 4.200 | 5.260 | 6.000 | 7.020 |
| | | 5 % | 1.952 | 3.952 | 4.880 | 5.520 | 6.368 |
| | | 10 % | 1.728 | 3.120 | 3.696 | 4.072 | 4.544 |
| | | 15 % | 1.557 | 2.635 | 3.056 | 3.317 | 3.648 |
| | | 20 % | 1.432 | 2.308 | 2.640 | 2.844 | 3.096 |
| | | 25 % | 1.331 | 2.070 | 2.342 | 2.509 | 2.717 |
| | | 30 % | 1.251 | 1.888 | 2.117 | 2.259 | 2.432 |
| | | 35 % | 1.182 | 1.742 | 1.943 | 2.064 | 2.215 |
| | | 40 % | 1.126 | 1.622 | 1.800 | 1.908 | 2.040 |
| | | 45 % | 1.077 | 1.522 | 1.682 | 1.778 | 1.897 |
| | | 50 % | 1.037 | 1.438 | 1.582 | 1.670 | 1.776 |
| | | 55 % | 1.002 | 1.367 | 1.500 | 1.578 | 1.676 |
| | | 60 % | 0.973 | 1.305 | 1.427 | 1.500 | 1.589 |
| 65 % | 0.949 | 1.253 | 1.365 | 1.433 | 1.515 | | |
| 70 % | 0.931 | 1.207 | 1.311 | 1.374 | 1.450 | | |
| 75 % | 0.918 | 1.168 | 1.265 | 1.324 | 1.395 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 50,000 | 1 % | 2.800 | 8.560 | 12.560 | 15.920 | 21.440 |
| | | 2 % | 2.640 | 7.600 | 10.680 | 13.080 | 16.680 |
| | | 3 % | 2.533 | 6.907 | 9.413 | 11.280 | 13.920 |
| | | 4 % | 2.440 | 6.340 | 8.460 | 9.980 | 12.100 |
| | | 5 % | 2.352 | 5.872 | 7.712 | 9.008 | 10.768 |
| | | 10 % | 2.008 | 4.384 | 5.488 | 6.224 | 7.200 |
| | | 15 % | 1.760 | 3.563 | 4.352 | 4.869 | 5.536 |
| | | 20 % | 1.580 | 3.024 | 3.640 | 4.036 | 4.548 |
| | | 25 % | 1.440 | 2.643 | 3.146 | 3.469 | 3.882 |
| | | 30 % | 1.328 | 2.357 | 2.781 | 3.053 | 3.403 |
| | | 35 % | 1.237 | 2.135 | 2.503 | 2.736 | 3.035 |
| | | 40 % | 1.160 | 1.954 | 2.278 | 2.484 | 2.748 |
| | | 45 % | 1.095 | 1.806 | 2.096 | 2.281 | 2.514 |
| | | 50 % | 1.042 | 1.683 | 1.944 | 2.110 | 2.322 |
| | | 55 % | 0.995 | 1.577 | 1.815 | 1.968 | 2.160 |
| | | 60 % | 0.955 | 1.487 | 1.707 | 1.845 | 2.021 |
| 65 % | 0.922 | 1.408 | 1.611 | 1.740 | 1.903 | | |
| 70 % | 0.895 | 1.341 | 1.529 | 1.648 | 1.800 | | |
| 75 % | 0.874 | 1.281 | 1.456 | 1.568 | 1.710 | | |

Table 75.#39 Sub-limit Factors – Deductible Tier 2

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 50,000 | 1 % | 2.800 | 7.040 | 9.760 | 12.000 | 15.600 |
| | | 2 % | 2.680 | 6.400 | 8.520 | 10.120 | 12.440 |
| | | 3 % | 2.587 | 5.893 | 7.627 | 8.880 | 10.640 |
| | | 4 % | 2.500 | 5.480 | 6.960 | 7.980 | 9.400 |
| | | 5 % | 2.416 | 5.136 | 6.416 | 7.312 | 8.480 |
| | | 10 % | 2.120 | 4.000 | 4.800 | 5.312 | 5.968 |
| | | 15 % | 1.899 | 3.349 | 3.925 | 4.288 | 4.747 |
| | | 20 % | 1.736 | 2.912 | 3.364 | 3.644 | 3.996 |
| | | 25 % | 1.606 | 2.592 | 2.966 | 3.194 | 3.482 |
| | | 30 % | 1.499 | 2.349 | 2.667 | 2.859 | 3.101 |
| | | 35 % | 1.413 | 2.155 | 2.432 | 2.599 | 2.807 |
| | | 40 % | 1.338 | 2.000 | 2.242 | 2.390 | 2.572 |
| | | 45 % | 1.276 | 1.868 | 2.087 | 2.219 | 2.382 |
| | | 50 % | 1.222 | 1.758 | 1.955 | 2.075 | 2.222 |
| | | 55 % | 1.178 | 1.665 | 1.844 | 1.953 | 2.087 |
| | | 60 % | 1.140 | 1.584 | 1.749 | 1.849 | 1.973 |
| | | 65 % | 1.109 | 1.515 | 1.668 | 1.760 | 1.873 |
| 70 % | 1.085 | 1.454 | 1.595 | 1.682 | 1.787 | | |
| 75 % | 1.066 | 1.402 | 1.534 | 1.614 | 1.713 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 50,000 | 1 % | 2.880 | 7.760 | 10.880 | 13.520 | 17.760 |
| | | 2 % | 2.800 | 7.000 | 9.440 | 11.320 | 14.040 |
| | | 3 % | 2.693 | 6.427 | 8.427 | 9.867 | 11.920 |
| | | 4 % | 2.620 | 5.960 | 7.660 | 8.860 | 10.500 |
| | | 5 % | 2.528 | 5.568 | 7.056 | 8.064 | 9.440 |
| | | 10 % | 2.200 | 4.296 | 5.208 | 5.792 | 6.560 |
| | | 15 % | 1.968 | 3.573 | 4.224 | 4.645 | 5.173 |
| | | 20 % | 1.788 | 3.088 | 3.600 | 3.924 | 4.328 |
| | | 25 % | 1.648 | 2.739 | 3.158 | 3.421 | 3.750 |
| | | 30 % | 1.536 | 2.472 | 2.829 | 3.051 | 3.328 |
| | | 35 % | 1.442 | 2.261 | 2.571 | 2.763 | 3.003 |
| | | 40 % | 1.364 | 2.090 | 2.364 | 2.534 | 2.744 |
| | | 45 % | 1.298 | 1.948 | 2.194 | 2.345 | 2.533 |
| | | 50 % | 1.240 | 1.829 | 2.051 | 2.187 | 2.357 |
| | | 55 % | 1.193 | 1.728 | 1.930 | 2.055 | 2.209 |
| | | 60 % | 1.153 | 1.640 | 1.827 | 1.941 | 2.083 |
| | | 65 % | 1.119 | 1.566 | 1.737 | 1.842 | 1.973 |
| 70 % | 1.093 | 1.499 | 1.659 | 1.758 | 1.879 | | |
| 75 % | 1.072 | 1.442 | 1.591 | 1.683 | 1.796 | | |

Table 75.#40 Sub-limit Factors – Deductible Tier 2

| | | | | |
|-----------------------------|--|--|--|--|
| Total Property Value | | | | |
|-----------------------------|--|--|--|--|

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 75,000 | 1 % | 1.680 | 4.320 | 6.160 | 7.680 | 10.400 |
| | | 2 % | 1.640 | 4.000 | 5.480 | 6.680 | 8.520 |
| | | 3 % | 1.600 | 3.760 | 5.013 | 5.973 | 7.413 |
| | | 4 % | 1.560 | 3.540 | 4.660 | 5.460 | 6.620 |
| | | 5 % | 1.536 | 3.360 | 4.352 | 5.056 | 6.032 |
| | | 10 % | 1.392 | 2.736 | 3.376 | 3.800 | 4.368 |
| | | 15 % | 1.285 | 2.352 | 2.821 | 3.131 | 3.525 |
| | | 20 % | 1.200 | 2.084 | 2.456 | 2.696 | 3.004 |
| | | 25 % | 1.130 | 1.882 | 2.192 | 2.390 | 2.640 |
| | | 30 % | 1.075 | 1.725 | 1.989 | 2.157 | 2.368 |
| | | 35 % | 1.026 | 1.600 | 1.831 | 1.977 | 2.160 |
| | | 40 % | 0.986 | 1.496 | 1.702 | 1.830 | 1.990 |
| | | 45 % | 0.951 | 1.410 | 1.595 | 1.708 | 1.852 |
| | | 50 % | 0.922 | 1.336 | 1.504 | 1.608 | 1.738 |
| | | 55 % | 0.899 | 1.273 | 1.427 | 1.521 | 1.639 |
| | | 60 % | 0.880 | 1.220 | 1.360 | 1.448 | 1.556 |
| | | 65 % | 0.865 | 1.173 | 1.303 | 1.383 | 1.484 |
| 70 % | 0.856 | 1.134 | 1.254 | 1.329 | 1.422 | | |
| 75 % | 0.852 | 1.100 | 1.212 | 1.281 | 1.369 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 75,000 | 1 % | 1.920 | 6.480 | 10.160 | 13.440 | 19.200 |
| | | 2 % | 1.880 | 5.920 | 8.880 | 11.320 | 15.240 |
| | | 3 % | 1.813 | 5.467 | 7.947 | 9.893 | 12.907 |
| | | 4 % | 1.760 | 5.100 | 7.220 | 8.860 | 11.280 |
| | | 5 % | 1.712 | 4.784 | 6.640 | 8.048 | 10.096 |
| | | 10 % | 1.512 | 3.688 | 4.864 | 5.688 | 6.832 |
| | | 15 % | 1.360 | 3.051 | 3.904 | 4.491 | 5.285 |
| | | 20 % | 1.248 | 2.624 | 3.292 | 3.748 | 4.356 |
| | | 25 % | 1.152 | 2.314 | 2.864 | 3.235 | 3.728 |
| | | 30 % | 1.077 | 2.077 | 2.544 | 2.856 | 3.272 |
| | | 35 % | 1.015 | 1.890 | 2.295 | 2.567 | 2.923 |
| | | 40 % | 0.962 | 1.738 | 2.096 | 2.334 | 2.650 |
| | | 45 % | 0.917 | 1.612 | 1.934 | 2.146 | 2.427 |
| | | 50 % | 0.878 | 1.507 | 1.798 | 1.990 | 2.243 |
| | | 55 % | 0.847 | 1.417 | 1.683 | 1.857 | 2.087 |
| | | 60 % | 0.820 | 1.340 | 1.583 | 1.744 | 1.956 |
| | | 65 % | 0.799 | 1.273 | 1.498 | 1.647 | 1.842 |
| 70 % | 0.784 | 1.214 | 1.423 | 1.561 | 1.743 | | |
| 75 % | 0.773 | 1.163 | 1.358 | 1.487 | 1.657 | | |

Table 75.#41 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 2.080 | 5.600 | 8.160 | 10.320 | 14.160 |
| | | 2 % | 2.000 | 5.200 | 7.280 | 8.920 | 11.520 |

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| | | | | | | | |
|----------------------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 75,000 | 3 % | 1.947 | 4.853 | 6.613 | 7.947 | 9.947 |
| | | 4 % | 1.900 | 4.580 | 6.100 | 7.240 | 8.860 |
| | | 5 % | 1.872 | 4.336 | 5.680 | 6.656 | 8.032 |
| | | 10 % | 1.680 | 3.480 | 4.352 | 4.936 | 5.720 |
| | | 15 % | 1.541 | 2.960 | 3.605 | 4.027 | 4.576 |
| | | 20 % | 1.432 | 2.604 | 3.112 | 3.440 | 3.864 |
| | | 25 % | 1.344 | 2.336 | 2.758 | 3.027 | 3.376 |
| | | 30 % | 1.269 | 2.131 | 2.491 | 2.720 | 3.011 |
| | | 35 % | 1.207 | 1.966 | 2.279 | 2.478 | 2.729 |
| | | 40 % | 1.156 | 1.830 | 2.108 | 2.284 | 2.506 |
| | | 45 % | 1.111 | 1.716 | 1.966 | 2.123 | 2.322 |
| | | 50 % | 1.074 | 1.621 | 1.846 | 1.989 | 2.168 |
| | | 55 % | 1.043 | 1.539 | 1.745 | 1.875 | 2.038 |
| | | 60 % | 1.017 | 1.468 | 1.659 | 1.777 | 1.928 |
| | | 65 % | 0.998 | 1.407 | 1.583 | 1.694 | 1.831 |
| | | 70 % | 0.984 | 1.354 | 1.518 | 1.619 | 1.749 |
| 75 % | 0.977 | 1.309 | 1.460 | 1.556 | 1.677 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 75,000 | 1 % | 2.160 | 6.080 | 9.040 | 11.600 | 16.000 |
| | | 2 % | 2.080 | 5.640 | 8.000 | 9.920 | 12.960 |
| | | 3 % | 2.027 | 5.253 | 7.253 | 8.800 | 11.120 |
| | | 4 % | 1.980 | 4.940 | 6.680 | 7.980 | 9.860 |
| | | 5 % | 1.920 | 4.656 | 6.208 | 7.328 | 8.928 |
| | | 10 % | 1.728 | 3.712 | 4.696 | 5.368 | 6.272 |
| | | 15 % | 1.579 | 3.136 | 3.861 | 4.341 | 4.976 |
| | | 20 % | 1.460 | 2.740 | 3.312 | 3.688 | 4.176 |
| | | 25 % | 1.366 | 2.451 | 2.925 | 3.232 | 3.629 |
| | | 30 % | 1.288 | 2.227 | 2.629 | 2.891 | 3.224 |
| | | 35 % | 1.221 | 2.048 | 2.398 | 2.624 | 2.914 |
| | | 40 % | 1.166 | 1.900 | 2.212 | 2.410 | 2.666 |
| | | 45 % | 1.120 | 1.780 | 2.057 | 2.236 | 2.462 |
| | | 50 % | 1.080 | 1.675 | 1.928 | 2.090 | 2.294 |
| | | 55 % | 1.047 | 1.587 | 1.818 | 1.965 | 2.151 |
| | | 60 % | 1.020 | 1.511 | 1.724 | 1.859 | 2.031 |
| 65 % | 0.999 | 1.445 | 1.642 | 1.766 | 1.925 | | |
| 70 % | 0.984 | 1.387 | 1.570 | 1.687 | 1.834 | | |
| 75 % | 0.976 | 1.339 | 1.509 | 1.617 | 1.755 | | |

Table 75.#42 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 1.360 | 3.680 | 5.360 | 6.880 | 9.600 |
| | | 2 % | 1.360 | 3.440 | 4.880 | 6.040 | 8.000 |
| | | 3 % | 1.333 | 3.253 | 4.507 | 5.493 | 7.013 |
| | | 4 % | 1.300 | 3.100 | 4.200 | 5.040 | 6.320 |
| | | 5 % | 1.280 | 2.960 | 3.952 | 4.688 | 5.776 |
| | | 10 % | 1.192 | 2.456 | 3.120 | 3.584 | 4.216 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| 1C and 1D | \$ 100,000 | 15 % | 1.115 | 2.139 | 2.635 | 2.976 | 3.424 |
| | | 20 % | 1.052 | 1.908 | 2.308 | 2.576 | 2.924 |
| | | 25 % | 1.002 | 1.734 | 2.070 | 2.294 | 2.576 |
| | | 30 % | 0.957 | 1.600 | 1.888 | 2.075 | 2.315 |
| | | 35 % | 0.923 | 1.488 | 1.742 | 1.904 | 2.112 |
| | | 40 % | 0.892 | 1.398 | 1.622 | 1.766 | 1.950 |
| | | 45 % | 0.868 | 1.321 | 1.522 | 1.652 | 1.815 |
| | | 50 % | 0.848 | 1.256 | 1.438 | 1.555 | 1.704 |
| | | 55 % | 0.831 | 1.200 | 1.367 | 1.473 | 1.609 |
| | | 60 % | 0.819 | 1.152 | 1.305 | 1.404 | 1.528 |
| | | 65 % | 0.811 | 1.110 | 1.253 | 1.343 | 1.458 |
| | | 70 % | 0.808 | 1.075 | 1.207 | 1.294 | 1.398 |
| | | 75 % | 0.812 | 1.045 | 1.168 | 1.247 | 1.346 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 100,000 | 1 % | 1.520 | 5.280 | 8.560 | 11.680 | 17.520 |
| | | 2 % | 1.440 | 4.880 | 7.600 | 10.040 | 14.120 |
| | | 3 % | 1.413 | 4.560 | 6.907 | 8.880 | 12.053 |
| | | 4 % | 1.380 | 4.280 | 6.340 | 8.000 | 10.620 |
| | | 5 % | 1.360 | 4.032 | 5.872 | 7.328 | 9.536 |
| | | 10 % | 1.224 | 3.200 | 4.384 | 5.264 | 6.528 |
| | | 15 % | 1.120 | 2.683 | 3.563 | 4.192 | 5.077 |
| | | 20 % | 1.040 | 2.332 | 3.024 | 3.516 | 4.196 |
| | | 25 % | 0.976 | 2.070 | 2.643 | 3.046 | 3.597 |
| | | 30 % | 0.920 | 1.869 | 2.357 | 2.699 | 3.163 |
| | | 35 % | 0.873 | 1.707 | 2.135 | 2.430 | 2.830 |
| | | 40 % | 0.836 | 1.578 | 1.954 | 2.214 | 2.568 |
| | | 45 % | 0.804 | 1.468 | 1.806 | 2.039 | 2.354 |
| | | 50 % | 0.776 | 1.376 | 1.683 | 1.893 | 2.176 |
| | | 55 % | 0.753 | 1.297 | 1.577 | 1.769 | 2.028 |
| | | 60 % | 0.736 | 1.229 | 1.487 | 1.663 | 1.900 |
| 65 % | 0.722 | 1.170 | 1.408 | 1.570 | 1.791 | | |
| 70 % | 0.714 | 1.119 | 1.341 | 1.491 | 1.696 | | |
| 75 % | 0.713 | 1.073 | 1.281 | 1.422 | 1.613 | | |

Table 75.#43 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C | \$ 100,000 | 1 % | 1.680 | 4.720 | 7.040 | 9.200 | 13.040 |
| | | 2 % | 1.640 | 4.400 | 6.400 | 8.040 | 10.800 |
| | | 3 % | 1.600 | 4.160 | 5.893 | 7.253 | 9.413 |
| | | 4 % | 1.560 | 3.960 | 5.480 | 6.640 | 8.420 |
| | | 5 % | 1.536 | 3.776 | 5.136 | 6.160 | 7.664 |
| | | 10 % | 1.416 | 3.096 | 4.000 | 4.640 | 5.520 |
| | | 15 % | 1.317 | 2.672 | 3.349 | 3.813 | 4.432 |
| | | 20 % | 1.240 | 2.368 | 2.912 | 3.276 | 3.756 |
| | | 25 % | 1.174 | 2.141 | 2.592 | 2.893 | 3.286 |
| | | 30 % | 1.120 | 1.963 | 2.349 | 2.603 | 2.936 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| and 5AA | | 35 % | 1.074 | 1.817 | 2.155 | 2.377 | 2.665 |
| | | 40 % | 1.036 | 1.698 | 2.000 | 2.196 | 2.448 |
| | | 45 % | 1.003 | 1.598 | 1.868 | 2.044 | 2.270 |
| | | 50 % | 0.976 | 1.514 | 1.758 | 1.918 | 2.122 |
| | | 55 % | 0.956 | 1.440 | 1.665 | 1.809 | 1.997 |
| | | 60 % | 0.939 | 1.377 | 1.584 | 1.717 | 1.889 |
| | | 65 % | 0.927 | 1.323 | 1.515 | 1.638 | 1.796 |
| | | 70 % | 0.921 | 1.277 | 1.454 | 1.568 | 1.715 |
| | | 75 % | 0.923 | 1.236 | 1.402 | 1.508 | 1.646 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 100,000 | 1 % | 1.680 | 5.120 | 7.760 | 10.240 | 14.720 |
| | | 2 % | 1.680 | 4.760 | 7.000 | 8.920 | 12.120 |
| | | 3 % | 1.627 | 4.480 | 6.427 | 8.000 | 10.507 |
| | | 4 % | 1.600 | 4.240 | 5.960 | 7.300 | 9.360 |
| | | 5 % | 1.568 | 4.032 | 5.568 | 6.752 | 8.496 |
| | | 10 % | 1.440 | 3.280 | 4.296 | 5.024 | 6.032 |
| | | 15 % | 1.339 | 2.811 | 3.573 | 4.096 | 4.811 |
| | | 20 % | 1.252 | 2.480 | 3.088 | 3.500 | 4.052 |
| | | 25 % | 1.184 | 2.234 | 2.739 | 3.075 | 3.526 |
| | | 30 % | 1.128 | 2.040 | 2.472 | 2.760 | 3.139 |
| | | 35 % | 1.079 | 1.883 | 2.261 | 2.510 | 2.839 |
| | | 40 % | 1.038 | 1.756 | 2.090 | 2.310 | 2.600 |
| | | 45 % | 1.004 | 1.648 | 1.948 | 2.146 | 2.404 |
| | | 50 % | 0.976 | 1.557 | 1.829 | 2.008 | 2.242 |
| | | 55 % | 0.953 | 1.479 | 1.728 | 1.891 | 2.103 |
| | | 60 % | 0.936 | 1.411 | 1.640 | 1.791 | 1.985 |
| | | 65 % | 0.923 | 1.353 | 1.566 | 1.703 | 1.884 |
| 70 % | 0.917 | 1.302 | 1.499 | 1.629 | 1.795 | | |
| 75 % | 0.916 | 1.259 | 1.442 | 1.563 | 1.719 | | |

Table 75.#44 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 250,000 | 1 % | 0.800 | 2.000 | 3.200 | 4.400 | 6.960 |
| | | 2 % | 0.760 | 1.920 | 3.000 | 4.080 | 6.120 |
| | | 3 % | 0.773 | 1.867 | 2.880 | 3.813 | 5.547 |
| | | 4 % | 0.760 | 1.820 | 2.760 | 3.600 | 5.100 |
| | | 5 % | 0.752 | 1.776 | 2.640 | 3.408 | 4.736 |
| | | 10 % | 0.736 | 1.584 | 2.240 | 2.768 | 3.608 |
| | | 15 % | 0.720 | 1.440 | 1.968 | 2.373 | 2.992 |
| | | 20 % | 0.704 | 1.328 | 1.768 | 2.100 | 2.588 |
| | | 25 % | 0.694 | 1.238 | 1.616 | 1.898 | 2.301 |
| | | 30 % | 0.685 | 1.168 | 1.496 | 1.739 | 2.083 |
| | | 35 % | 0.681 | 1.106 | 1.399 | 1.611 | 1.911 |
| | | 40 % | 0.678 | 1.054 | 1.318 | 1.506 | 1.772 |
| | | 45 % | 0.677 | 1.010 | 1.248 | 1.419 | 1.659 |
| | | 50 % | 0.678 | 0.973 | 1.190 | 1.344 | 1.562 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | 55 % | 0.685 | 0.941 | 1.139 | 1.284 | 1.479 |
| | | 60 % | 0.695 | 0.913 | 1.096 | 1.227 | 1.409 |
| | | 65 % | 0.710 | 0.891 | 1.060 | 1.180 | 1.348 |
| | | 70 % | 0.733 | 0.873 | 1.027 | 1.139 | 1.296 |
| | | 75 % | N/A | 0.860 | 1.002 | 1.105 | 1.250 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 250,000 | 1 % | 0.720 | 2.400 | 4.400 | 6.640 | 11.840 |
| | | 2 % | 0.680 | 2.320 | 4.120 | 6.080 | 10.160 |
| | | 3 % | 0.667 | 2.213 | 3.893 | 5.600 | 8.987 |
| | | 4 % | 0.660 | 2.140 | 3.680 | 5.200 | 8.100 |
| | | 5 % | 0.656 | 2.064 | 3.488 | 4.864 | 7.408 |
| | | 10 % | 0.632 | 1.784 | 2.824 | 3.752 | 5.312 |
| | | 15 % | 0.608 | 1.584 | 2.400 | 3.093 | 4.224 |
| | | 20 % | 0.592 | 1.428 | 2.104 | 2.656 | 3.540 |
| | | 25 % | 0.576 | 1.306 | 1.878 | 2.342 | 3.069 |
| | | 30 % | 0.565 | 1.208 | 1.704 | 2.101 | 2.717 |
| | | 35 % | 0.555 | 1.127 | 1.563 | 1.911 | 2.446 |
| | | 40 % | 0.548 | 1.058 | 1.450 | 1.756 | 2.228 |
| | | 45 % | 0.544 | 0.999 | 1.353 | 1.628 | 2.052 |
| | | 50 % | 0.542 | 0.949 | 1.272 | 1.522 | 1.904 |
| | | 55 % | 0.544 | 0.906 | 1.201 | 1.431 | 1.779 |
| | | 60 % | 0.548 | 0.868 | 1.141 | 1.352 | 1.672 |
| | | 65 % | 0.558 | 0.836 | 1.088 | 1.284 | 1.580 |
| 70 % | 0.573 | 0.808 | 1.042 | 1.224 | 1.499 | | |
| 75 % | N/A | 0.785 | 1.003 | 1.172 | 1.429 | | |

Table 75.#45 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 250,000 | 1 % | 0.880 | 2.480 | 4.080 | 5.760 | 9.280 |
| | | 2 % | 0.880 | 2.400 | 3.840 | 5.280 | 8.160 |
| | | 3 % | 0.880 | 2.320 | 3.653 | 4.933 | 7.333 |
| | | 4 % | 0.860 | 2.240 | 3.500 | 4.640 | 6.720 |
| | | 5 % | 0.864 | 2.176 | 3.344 | 4.400 | 6.208 |
| | | 10 % | 0.832 | 1.928 | 2.800 | 3.528 | 4.672 |
| | | 15 % | 0.816 | 1.744 | 2.443 | 2.992 | 3.835 |
| | | 20 % | 0.796 | 1.600 | 2.180 | 2.628 | 3.292 |
| | | 25 % | 0.781 | 1.485 | 1.981 | 2.358 | 2.909 |
| | | 30 % | 0.768 | 1.389 | 1.824 | 2.149 | 2.619 |
| | | 35 % | 0.761 | 1.312 | 1.696 | 1.982 | 2.389 |
| | | 40 % | 0.756 | 1.246 | 1.590 | 1.844 | 2.206 |
| | | 45 % | 0.754 | 1.189 | 1.502 | 1.730 | 2.053 |
| | | 50 % | 0.754 | 1.139 | 1.426 | 1.632 | 1.926 |
| | | 55 % | 0.759 | 1.098 | 1.360 | 1.549 | 1.818 |
| | | 60 % | 0.768 | 1.063 | 1.304 | 1.477 | 1.724 |
| | | 65 % | 0.783 | 1.031 | 1.254 | 1.415 | 1.644 |
| 70 % | 0.807 | 1.007 | 1.213 | 1.362 | 1.575 | | |

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| Building Class | Deductible | 75 % | N/A | 0.988 | 1.177 | 1.316 | 1.514 |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 250,000 | 1 % | 0.880 | 2.560 | 4.320 | 6.240 | 10.320 |
| | | 2 % | 0.880 | 2.480 | 4.120 | 5.760 | 9.040 |
| | | 3 % | 0.880 | 2.400 | 3.893 | 5.360 | 8.080 |
| | | 4 % | 0.860 | 2.340 | 3.720 | 5.020 | 7.380 |
| | | 5 % | 0.848 | 2.272 | 3.552 | 4.736 | 6.816 |
| | | 10 % | 0.824 | 1.992 | 2.952 | 3.760 | 5.064 |
| | | 15 % | 0.805 | 1.792 | 2.560 | 3.173 | 4.123 |
| | | 20 % | 0.784 | 1.640 | 2.276 | 2.772 | 3.520 |
| | | 25 % | 0.768 | 1.517 | 2.061 | 2.474 | 3.094 |
| | | 30 % | 0.757 | 1.416 | 1.891 | 2.248 | 2.773 |
| | | 35 % | 0.747 | 1.333 | 1.753 | 2.066 | 2.523 |
| | | 40 % | 0.742 | 1.262 | 1.638 | 1.916 | 2.322 |
| | | 45 % | 0.738 | 1.204 | 1.541 | 1.794 | 2.156 |
| | | 50 % | 0.739 | 1.150 | 1.461 | 1.688 | 2.018 |
| | | 55 % | 0.743 | 1.107 | 1.391 | 1.599 | 1.900 |
| | | 60 % | 0.751 | 1.068 | 1.329 | 1.523 | 1.799 |
| 65 % | 0.766 | 1.036 | 1.278 | 1.455 | 1.711 | | |
| 70 % | 0.790 | 1.009 | 1.232 | 1.398 | 1.635 | | |
| 75 % | N/A | 0.987 | 1.194 | 1.347 | 1.569 | | |

Table 75.#46 Sub-limit Factors – Deductible Tier-2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | | 1C and 1D | \$ 500,000 | 1 % | 0.640 | 1.200 |
| 2 % | 0.600 | 1.160 | | | 1.920 | 2.760 | 4.600 |
| 3 % | 0.613 | 1.147 | | | 1.867 | 2.640 | 4.267 |
| 4 % | 0.620 | 1.140 | | | 1.820 | 2.540 | 4.000 |
| 5 % | 0.608 | 1.120 | | | 1.776 | 2.448 | 3.776 |
| 10 % | 0.616 | 1.040 | | | 1.584 | 2.088 | 3.016 |
| 15 % | 0.619 | 0.981 | | | 1.440 | 1.851 | 2.555 |
| 20 % | 0.624 | 0.932 | | | 1.328 | 1.672 | 2.244 |
| 25 % | 0.630 | 0.893 | | | 1.238 | 1.536 | 2.019 |
| 30 % | 0.640 | 0.859 | | | 1.168 | 1.427 | 1.843 |
| 35 % | 0.651 | 0.827 | | | 1.106 | 1.337 | 1.701 |
| 40 % | 0.668 | 0.804 | | | 1.054 | 1.262 | 1.586 |
| 45 % | 0.693 | 0.784 | | | 1.010 | 1.198 | 1.492 |
| 50 % | N/A | 0.766 | | | 0.973 | 1.144 | 1.410 |
| 55 % | N/A | 0.759 | | | 0.941 | 1.098 | 1.341 |
| 60 % | N/A | 0.755 | | | 0.913 | 1.057 | 1.281 |
| 65 % | N/A | 0.756 | 0.891 | 1.024 | 1.231 | | |
| 70 % | N/A | 0.761 | 0.873 | 0.994 | 1.186 | | |
| 75 % | N/A | 0.773 | 0.860 | 0.971 | 1.149 | | |

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| | | | | | | | |
|-----------------------------|------------|-------|-------|-------|-------|-------|-------|
| 2A, 2B, 3A, 3B and 4A | \$ 500,000 | 1 % | 0.480 | 1.200 | 2.400 | 3.920 | 7.920 |
| | | 2 % | 0.440 | 1.200 | 2.320 | 3.680 | 7.120 |
| | | 3 % | 0.453 | 1.173 | 2.213 | 3.467 | 6.480 |
| | | 4 % | 0.460 | 1.140 | 2.140 | 3.300 | 5.960 |
| | | 5 % | 0.464 | 1.120 | 2.064 | 3.152 | 5.552 |
| | | 10 % | 0.456 | 1.024 | 1.784 | 2.584 | 4.184 |
| | | 15 % | 0.453 | 0.949 | 1.584 | 2.213 | 3.413 |
| | | 20 % | 0.456 | 0.884 | 1.428 | 1.952 | 2.912 |
| | | 25 % | 0.458 | 0.832 | 1.306 | 1.750 | 2.550 |
| | | 30 % | 0.461 | 0.787 | 1.208 | 1.595 | 2.277 |
| | | 35 % | 0.466 | 0.750 | 1.127 | 1.467 | 2.066 |
| | | 40 % | 0.476 | 0.718 | 1.058 | 1.364 | 1.894 |
| | | 45 % | 0.492 | 0.690 | 0.999 | 1.276 | 1.751 |
| | | 50 % | N/A | 0.667 | 0.949 | 1.202 | 1.634 |
| | | 55 % | N/A | 0.655 | 0.906 | 1.137 | 1.532 |
| | | 60 % | N/A | 0.645 | 0.868 | 1.081 | 1.445 |
| | | 65 % | N/A | 0.641 | 0.836 | 1.034 | 1.370 |
| 70 % | N/A | 0.642 | 0.808 | 0.992 | 1.304 | | |
| 75 % | N/A | 0.650 | 0.785 | 0.955 | 1.247 | | |

Table 75.#47 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 500,000 | 1 % | 0.640 | 1.440 | 2.480 | 3.680 | 6.640 |
| | | 2 % | 0.680 | 1.400 | 2.400 | 3.480 | 6.040 |
| | | 3 % | 0.667 | 1.360 | 2.320 | 3.333 | 5.573 |
| | | 4 % | 0.660 | 1.340 | 2.240 | 3.200 | 5.220 |
| | | 5 % | 0.672 | 1.312 | 2.176 | 3.072 | 4.896 |
| | | 10 % | 0.672 | 1.224 | 1.928 | 2.608 | 3.856 |
| | | 15 % | 0.672 | 1.152 | 1.744 | 2.288 | 3.237 |
| | | 20 % | 0.676 | 1.088 | 1.600 | 2.056 | 2.824 |
| | | 25 % | 0.682 | 1.034 | 1.485 | 1.875 | 2.522 |
| | | 30 % | 0.688 | 0.992 | 1.389 | 1.731 | 2.288 |
| | | 35 % | 0.702 | 0.953 | 1.312 | 1.614 | 2.103 |
| | | 40 % | 0.718 | 0.920 | 1.246 | 1.518 | 1.952 |
| | | 45 % | 0.743 | 0.894 | 1.189 | 1.435 | 1.826 |
| | | 50 % | N/A | 0.870 | 1.139 | 1.365 | 1.720 |
| | | 55 % | N/A | 0.860 | 1.098 | 1.305 | 1.631 |
| | | 60 % | N/A | 0.853 | 1.063 | 1.252 | 1.552 |
| | | 65 % | N/A | 0.853 | 1.031 | 1.207 | 1.484 |
| 70 % | N/A | 0.857 | 1.007 | 1.169 | 1.426 | | |
| 75 % | N/A | 0.869 | 0.988 | 1.136 | 1.376 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 0.640 | 1.440 | 2.560 | 3.920 | 7.280 |
| | | 2 % | 0.640 | 1.400 | 2.480 | 3.720 | 6.600 |
| | | 3 % | 0.640 | 1.387 | 2.400 | 3.547 | 6.080 |
| | | 4 % | 0.640 | 1.360 | 2.340 | 3.380 | 5.660 |

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| | | | | | | | |
|-----------|------------|-------|-------|-------|-------|-------|-------|
| 4B and 5A | \$ 500,000 | 5 % | 0.656 | 1.344 | 2.272 | 3.248 | 5.296 |
| | | 10 % | 0.648 | 1.240 | 1.992 | 2.736 | 4.128 |
| | | 15 % | 0.651 | 1.157 | 1.792 | 2.389 | 3.451 |
| | | 20 % | 0.652 | 1.092 | 1.640 | 2.136 | 2.992 |
| | | 25 % | 0.659 | 1.037 | 1.517 | 1.942 | 2.656 |
| | | 30 % | 0.667 | 0.992 | 1.416 | 1.787 | 2.403 |
| | | 35 % | 0.677 | 0.951 | 1.333 | 1.662 | 2.201 |
| | | 40 % | 0.694 | 0.918 | 1.262 | 1.558 | 2.038 |
| | | 45 % | 0.718 | 0.889 | 1.204 | 1.470 | 1.900 |
| | | 50 % | N/A | 0.864 | 1.150 | 1.395 | 1.787 |
| | | 55 % | N/A | 0.852 | 1.107 | 1.329 | 1.689 |
| | | 60 % | N/A | 0.845 | 1.068 | 1.275 | 1.604 |
| | | 65 % | N/A | 0.843 | 1.036 | 1.226 | 1.531 |
| | | 70 % | N/A | 0.847 | 1.009 | 1.184 | 1.469 |
| 75 % | N/A | 0.858 | 0.987 | 1.149 | 1.413 | | |

Table 75.#48 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 750,000 | 1 % | 0.720 | 0.880 | 1.440 | 2.160 | 4.000 |
| | | 2 % | 0.720 | 0.880 | 1.440 | 2.120 | 3.760 |
| | | 3 % | 0.693 | 0.853 | 1.413 | 2.053 | 3.547 |
| | | 4 % | 0.700 | 0.860 | 1.380 | 1.980 | 3.360 |
| | | 5 % | 0.704 | 0.848 | 1.360 | 1.936 | 3.200 |
| | | 10 % | 0.720 | 0.808 | 1.248 | 1.704 | 2.624 |
| | | 15 % | 0.747 | 0.779 | 1.157 | 1.541 | 2.267 |
| | | 20 % | 0.720 | 0.752 | 1.088 | 1.416 | 2.012 |
| | | 25 % | N/A | 0.733 | 1.027 | 1.315 | 1.824 |
| | | 30 % | N/A | 0.720 | 0.979 | 1.232 | 1.675 |
| | | 35 % | N/A | 0.709 | 0.937 | 1.166 | 1.554 |
| | | 40 % | N/A | 0.702 | 0.902 | 1.108 | 1.456 |
| | | 45 % | N/A | 0.699 | 0.873 | 1.058 | 1.374 |
| | | 50 % | N/A | 0.698 | 0.848 | 1.016 | 1.304 |
| | | 55 % | N/A | 0.700 | 0.826 | 0.980 | 1.244 |
| | | 60 % | N/A | 0.705 | 0.809 | 0.951 | 1.192 |
| | | 65 % | N/A | 0.715 | 0.796 | 0.924 | 1.148 |
| 70 % | N/A | 0.733 | 0.787 | 0.904 | 1.110 | | |
| 75 % | N/A | 0.759 | 0.786 | 0.887 | 1.077 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 0.480 | 0.800 | 1.600 | 2.720 | 6.000 |
| | | 2 % | 0.480 | 0.800 | 1.560 | 2.600 | 5.480 |
| | | 3 % | 0.480 | 0.800 | 1.547 | 2.507 | 5.093 |
| | | 4 % | 0.480 | 0.780 | 1.500 | 2.400 | 4.760 |
| | | 5 % | 0.480 | 0.768 | 1.456 | 2.320 | 4.464 |
| | | 10 % | 0.480 | 0.720 | 1.304 | 1.976 | 3.488 |
| | | 15 % | 0.491 | 0.683 | 1.184 | 1.733 | 2.901 |
| | | 20 % | 0.512 | 0.652 | 1.088 | 1.556 | 2.504 |

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| | | | | | | | |
|-----------------------------|------------|------|-----|-------|-------|-------|-------|
| 2A, 2B, 3A, 3B and 4A | \$ 750,000 | 25 % | N/A | 0.624 | 1.011 | 1.414 | 2.214 |
| | | 30 % | N/A | 0.608 | 0.949 | 1.304 | 1.992 |
| | | 35 % | N/A | 0.594 | 0.896 | 1.211 | 1.817 |
| | | 40 % | N/A | 0.584 | 0.850 | 1.134 | 1.674 |
| | | 45 % | N/A | 0.576 | 0.811 | 1.068 | 1.554 |
| | | 50 % | N/A | 0.570 | 0.776 | 1.013 | 1.454 |
| | | 55 % | N/A | 0.567 | 0.746 | 0.964 | 1.369 |
| | | 60 % | N/A | 0.569 | 0.721 | 0.921 | 1.295 |
| | | 65 % | N/A | 0.575 | 0.700 | 0.885 | 1.231 |
| | | 70 % | N/A | 0.585 | 0.683 | 0.854 | 1.175 |
| | | 75 % | N/A | 0.605 | 0.671 | 0.827 | 1.126 |

Table 75.#49 Sub-limit Factors – Deductible Tier-2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 750,000 | 1 % | 0.720 | 1.040 | 1.760 | 2.720 | 5.200 |
| | | 2 % | 0.720 | 1.000 | 1.760 | 2.640 | 4.880 |
| | | 3 % | 0.747 | 0.987 | 1.707 | 2.560 | 4.560 |
| | | 4 % | 0.740 | 0.980 | 1.660 | 2.460 | 4.320 |
| | | 5 % | 0.752 | 0.976 | 1.632 | 2.384 | 4.096 |
| | | 10 % | 0.760 | 0.928 | 1.488 | 2.096 | 3.328 |
| | | 15 % | 0.784 | 0.891 | 1.376 | 1.877 | 2.843 |
| | | 20 % | 0.816 | 0.856 | 1.284 | 1.712 | 2.508 |
| | | 25 % | N/A | 0.829 | 1.210 | 1.581 | 2.256 |
| | | 30 % | N/A | 0.813 | 1.147 | 1.477 | 2.061 |
| | | 35 % | N/A | 0.798 | 1.095 | 1.387 | 1.906 |
| | | 40 % | N/A | 0.788 | 1.048 | 1.314 | 1.776 |
| | | 45 % | N/A | 0.782 | 1.010 | 1.252 | 1.669 |
| | | 50 % | N/A | 0.779 | 0.976 | 1.197 | 1.578 |
| | | 55 % | N/A | 0.780 | 0.948 | 1.151 | 1.500 |
| | | 60 % | N/A | 0.784 | 0.925 | 1.111 | 1.432 |
| | | 65 % | N/A | 0.794 | 0.907 | 1.077 | 1.374 |
| 70 % | N/A | 0.811 | 0.894 | 1.048 | 1.322 | | |
| 75 % | N/A | 0.841 | 0.886 | 1.025 | 1.279 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 750,000 | 1 % | 0.720 | 1.040 | 1.840 | 2.880 | 5.680 |
| | | 2 % | 0.720 | 1.000 | 1.800 | 2.760 | 5.280 |
| | | 3 % | 0.720 | 0.987 | 1.760 | 2.667 | 4.933 |
| | | 4 % | 0.720 | 0.980 | 1.720 | 2.580 | 4.640 |
| | | 5 % | 0.720 | 0.976 | 1.680 | 2.496 | 4.400 |
| | | 10 % | 0.728 | 0.920 | 1.520 | 2.176 | 3.536 |
| | | 15 % | 0.747 | 0.885 | 1.403 | 1.941 | 3.003 |
| | | 20 % | 0.780 | 0.848 | 1.304 | 1.764 | 2.636 |
| | | 25 % | N/A | 0.819 | 1.222 | 1.622 | 2.362 |
| | | 30 % | N/A | 0.803 | 1.157 | 1.509 | 2.152 |
| | | 35 % | N/A | 0.789 | 1.102 | 1.417 | 1.982 |
| | | 40 % | N/A | 0.778 | 1.052 | 1.338 | 1.842 |

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| | | | | | | |
|--|------|-----|-------|-------|-------|-------|
| | 45 % | N/A | 0.770 | 1.012 | 1.271 | 1.726 |
| | 50 % | N/A | 0.766 | 0.976 | 1.213 | 1.627 |
| | 55 % | N/A | 0.765 | 0.947 | 1.164 | 1.543 |
| | 60 % | N/A | 0.769 | 0.921 | 1.120 | 1.471 |
| | 65 % | N/A | 0.779 | 0.901 | 1.084 | 1.408 |
| | 70 % | N/A | 0.795 | 0.886 | 1.053 | 1.353 |
| | 75 % | N/A | 0.825 | 0.878 | 1.027 | 1.307 |

Table 75.#50 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|--------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 1,000,000 | 1 % | N/A | 0.720 | 1.200 | 1.760 | 3.360 |
| | | 2 % | N/A | 0.720 | 1.160 | 1.720 | 3.200 |
| | | 3 % | N/A | 0.720 | 1.147 | 1.680 | 3.040 |
| | | 4 % | N/A | 0.720 | 1.140 | 1.640 | 2.920 |
| | | 5 % | N/A | 0.720 | 1.120 | 1.616 | 2.784 |
| | | 10 % | N/A | 0.696 | 1.040 | 1.456 | 2.344 |
| | | 15 % | N/A | 0.683 | 0.981 | 1.333 | 2.048 |
| | | 20 % | N/A | 0.676 | 0.932 | 1.236 | 1.836 |
| | | 25 % | N/A | 0.669 | 0.893 | 1.162 | 1.674 |
| | | 30 % | N/A | 0.664 | 0.859 | 1.096 | 1.547 |
| | | 35 % | N/A | 0.661 | 0.827 | 1.042 | 1.442 |
| | | 40 % | N/A | 0.660 | 0.804 | 0.998 | 1.356 |
| | | 45 % | N/A | 0.663 | 0.784 | 0.958 | 1.284 |
| | | 50 % | N/A | 0.669 | 0.766 | 0.926 | 1.221 |
| | | 55 % | N/A | 0.678 | 0.753 | 0.897 | 1.168 |
| | | 60 % | N/A | 0.691 | 0.744 | 0.875 | 1.123 |
| | | 65 % | N/A | 0.711 | 0.740 | 0.854 | 1.084 |
| 70 % | N/A | 0.741 | 0.742 | 0.840 | 1.050 | | |
| 75 % | N/A | N/A | 0.759 | 0.830 | 1.023 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 1,000,000 | 1 % | N/A | 0.640 | 1.200 | 2.080 | 4.800 |
| | | 2 % | N/A | 0.600 | 1.200 | 2.000 | 4.480 |
| | | 3 % | N/A | 0.613 | 1.173 | 1.947 | 4.187 |
| | | 4 % | N/A | 0.600 | 1.140 | 1.880 | 3.960 |
| | | 5 % | N/A | 0.608 | 1.120 | 1.824 | 3.744 |
| | | 10 % | N/A | 0.584 | 1.024 | 1.600 | 3.000 |
| | | 15 % | N/A | 0.565 | 0.949 | 1.429 | 2.533 |
| | | 20 % | N/A | 0.552 | 0.884 | 1.296 | 2.208 |
| | | 25 % | N/A | 0.541 | 0.832 | 1.194 | 1.968 |
| | | 30 % | N/A | 0.533 | 0.787 | 1.109 | 1.781 |
| | | 35 % | N/A | 0.526 | 0.750 | 1.038 | 1.632 |
| | | 40 % | N/A | 0.522 | 0.718 | 0.978 | 1.510 |
| | | 45 % | N/A | 0.521 | 0.690 | 0.928 | 1.408 |
| | | 50 % | N/A | 0.523 | 0.667 | 0.883 | 1.322 |
| | | 55 % | N/A | 0.527 | 0.646 | 0.845 | 1.247 |
| 60 % | N/A | 0.535 | 0.629 | 0.812 | 1.183 | | |

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| | | | | | | |
|--|------|-----|-------|-------|-------|-------|
| | 65 % | N/A | 0.548 | 0.617 | 0.784 | 1.127 |
| | 70 % | N/A | 0.571 | 0.609 | 0.760 | 1.079 |
| | 75 % | N/A | N/A | 0.619 | 0.741 | 1.037 |

Table 75.#51 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|--------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 1,000,000 | 1 % | N/A | 0.800 | 1.440 | 2.160 | 4.400 |
| | | 2 % | N/A | 0.800 | 1.400 | 2.120 | 4.120 |
| | | 3 % | N/A | 0.800 | 1.360 | 2.080 | 3.893 |
| | | 4 % | N/A | 0.800 | 1.340 | 2.020 | 3.700 |
| | | 5 % | N/A | 0.800 | 1.312 | 1.968 | 3.552 |
| | | 10 % | N/A | 0.784 | 1.224 | 1.760 | 2.944 |
| | | 15 % | N/A | 0.768 | 1.152 | 1.600 | 2.549 |
| | | 20 % | N/A | 0.756 | 1.088 | 1.480 | 2.268 |
| | | 25 % | N/A | 0.746 | 1.034 | 1.379 | 2.058 |
| | | 30 % | N/A | 0.739 | 0.992 | 1.299 | 1.891 |
| | | 35 % | N/A | 0.734 | 0.953 | 1.230 | 1.753 |
| | | 40 % | N/A | 0.732 | 0.920 | 1.172 | 1.642 |
| | | 45 % | N/A | 0.732 | 0.894 | 1.122 | 1.547 |
| | | 50 % | N/A | 0.738 | 0.870 | 1.078 | 1.467 |
| | | 55 % | N/A | 0.746 | 0.852 | 1.041 | 1.398 |
| | | 60 % | N/A | 0.760 | 0.839 | 1.011 | 1.339 |
| 65 % | N/A | 0.780 | 0.830 | 0.985 | 1.287 | | |
| 70 % | N/A | 0.818 | 0.829 | 0.963 | 1.243 | | |
| 75 % | N/A | N/A | 0.846 | 0.948 | 1.205 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 1,000,000 | 1 % | N/A | 0.800 | 1.440 | 2.240 | 4.720 |
| | | 2 % | N/A | 0.800 | 1.400 | 2.200 | 4.400 |
| | | 3 % | N/A | 0.800 | 1.387 | 2.160 | 4.160 |
| | | 4 % | N/A | 0.800 | 1.360 | 2.080 | 3.960 |
| | | 5 % | N/A | 0.800 | 1.344 | 2.032 | 3.776 |
| | | 10 % | N/A | 0.776 | 1.240 | 1.808 | 3.112 |
| | | 15 % | N/A | 0.757 | 1.157 | 1.643 | 2.677 |
| | | 20 % | N/A | 0.744 | 1.092 | 1.512 | 2.372 |
| | | 25 % | N/A | 0.733 | 1.037 | 1.405 | 2.141 |
| | | 30 % | N/A | 0.723 | 0.992 | 1.317 | 1.960 |
| | | 35 % | N/A | 0.718 | 0.951 | 1.246 | 1.815 |
| | | 40 % | N/A | 0.716 | 0.918 | 1.184 | 1.694 |
| | | 45 % | N/A | 0.716 | 0.889 | 1.131 | 1.593 |
| | | 50 % | N/A | 0.720 | 0.864 | 1.085 | 1.506 |
| | | 55 % | N/A | 0.729 | 0.844 | 1.046 | 1.433 |
| | | 60 % | N/A | 0.741 | 0.829 | 1.013 | 1.368 |
| 65 % | N/A | 0.762 | 0.818 | 0.985 | 1.313 | | |
| 70 % | N/A | 0.798 | 0.815 | 0.961 | 1.265 | | |
| 75 % | N/A | N/A | 0.832 | 0.944 | 1.225 | | |

Table 75.#52 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 1C and 1D | \$ 500 | 1 % | 6.480 | 10.000 | 12.480 | 17.520 |
| | | 2 % | 5.880 | 8.520 | 10.160 | 13.080 |
| | | 3 % | 5.387 | 7.520 | 8.773 | 10.880 |
| | | 4 % | 5.000 | 6.800 | 7.840 | 9.460 |
| | | 5 % | 4.688 | 6.256 | 7.120 | 8.448 |
| | | 10 % | 3.640 | 4.592 | 5.080 | 5.792 |
| | | 15 % | 3.040 | 3.717 | 4.059 | 4.549 |
| | | 20 % | 2.632 | 3.164 | 3.428 | 3.800 |
| | | 25 % | 2.336 | 2.774 | 2.989 | 3.290 |
| | | 30 % | 2.112 | 2.483 | 2.664 | 2.915 |
| | | 35 % | 1.934 | 2.254 | 2.411 | 2.629 |
| | | 40 % | 1.788 | 2.072 | 2.208 | 2.398 |
| | | 45 % | 1.668 | 1.920 | 2.043 | 2.213 |
| | | 50 % | 1.565 | 1.794 | 1.904 | 2.058 |
| | | 55 % | 1.478 | 1.686 | 1.786 | 1.926 |
| | | 60 % | 1.403 | 1.593 | 1.687 | 1.813 |
| | | 65 % | 1.337 | 1.514 | 1.599 | 1.717 |
| 70 % | 1.280 | 1.443 | 1.523 | 1.633 | | |
| 75 % | 1.231 | 1.382 | 1.456 | 1.558 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 500 | 1 % | 11.600 | 20.640 | 27.440 | 41.440 |
| | | 2 % | 10.160 | 16.800 | 21.240 | 29.280 |
| | | 3 % | 9.067 | 14.320 | 17.653 | 23.360 |
| | | 4 % | 8.220 | 12.600 | 15.260 | 19.680 |
| | | 5 % | 7.552 | 11.280 | 13.504 | 17.104 |
| | | 10 % | 5.440 | 7.608 | 8.824 | 10.712 |
| | | 15 % | 4.320 | 5.840 | 6.677 | 7.957 |
| | | 20 % | 3.608 | 4.780 | 5.416 | 6.384 |
| | | 25 % | 3.110 | 4.061 | 4.579 | 5.354 |
| | | 30 % | 2.744 | 3.544 | 3.976 | 4.624 |
| | | 35 % | 2.459 | 3.150 | 3.522 | 4.078 |
| | | 40 % | 2.232 | 2.838 | 3.166 | 3.654 |
| | | 45 % | 2.048 | 2.588 | 2.878 | 3.314 |
| | | 50 % | 1.894 | 2.381 | 2.643 | 3.035 |
| | | 55 % | 1.764 | 2.207 | 2.445 | 2.801 |
| | | 60 % | 1.655 | 2.059 | 2.277 | 2.604 |
| | | 65 % | 1.558 | 1.931 | 2.133 | 2.434 |
| 70 % | 1.475 | 1.821 | 2.008 | 2.288 | | |
| 75 % | 1.404 | 1.723 | 1.899 | 2.160 | | |

Table 75.#53 Sub-limit Factors – Deductible Tier 3

| | | | | | | |
|--|--|--|----------------------|--|--|--|
| | | | Total Property Value | | | |
|--|--|--|----------------------|--|--|--|

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 500 | 1 % | 9.680 | 15.360 | 19.280 | 27.040 |
| | | 2 % | 8.720 | 12.960 | 15.600 | 20.120 |
| | | 3 % | 7.947 | 11.387 | 13.387 | 16.640 |
| | | 4 % | 7.340 | 10.240 | 11.860 | 14.400 |
| | | 5 % | 6.848 | 9.344 | 10.720 | 12.800 |
| | | 10 % | 5.208 | 6.712 | 7.488 | 8.592 |
| | | 15 % | 4.272 | 5.349 | 5.893 | 6.651 |
| | | 20 % | 3.656 | 4.496 | 4.912 | 5.488 |
| | | 25 % | 3.213 | 3.901 | 4.240 | 4.704 |
| | | 30 % | 2.877 | 3.459 | 3.744 | 4.133 |
| | | 35 % | 2.615 | 3.118 | 3.362 | 3.698 |
| | | 40 % | 2.400 | 2.844 | 3.060 | 3.354 |
| | | 45 % | 2.224 | 2.619 | 2.812 | 3.074 |
| | | 50 % | 2.075 | 2.432 | 2.606 | 2.842 |
| | | 55 % | 1.948 | 2.273 | 2.432 | 2.647 |
| | | 60 % | 1.839 | 2.137 | 2.283 | 2.480 |
| | | 65 % | 1.744 | 2.018 | 2.153 | 2.336 |
| 70 % | 1.662 | 1.915 | 2.040 | 2.210 | | |
| 75 % | 1.589 | 1.825 | 1.941 | 2.100 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 4B and 5A | \$ 500 | 1 % | 10.640 | 17.280 | 22.000 | 31.440 |
| | | 2 % | 9.480 | 14.440 | 17.600 | 23.080 |
| | | 3 % | 8.640 | 12.613 | 15.013 | 18.907 |
| | | 4 % | 7.940 | 11.300 | 13.220 | 16.260 |
| | | 5 % | 7.376 | 10.272 | 11.888 | 14.384 |
| | | 10 % | 5.544 | 7.272 | 8.176 | 9.504 |
| | | 15 % | 4.523 | 5.749 | 6.379 | 7.285 |
| | | 20 % | 3.848 | 4.804 | 5.284 | 5.972 |
| | | 25 % | 3.370 | 4.147 | 4.541 | 5.094 |
| | | 30 % | 3.008 | 3.667 | 3.995 | 4.459 |
| | | 35 % | 2.725 | 3.294 | 3.577 | 3.977 |
| | | 40 % | 2.496 | 2.996 | 3.246 | 3.596 |
| | | 45 % | 2.308 | 2.754 | 2.976 | 3.289 |
| | | 50 % | 2.149 | 2.552 | 2.754 | 3.034 |
| | | 55 % | 2.015 | 2.381 | 2.564 | 2.820 |
| | | 60 % | 1.899 | 2.235 | 2.403 | 2.637 |
| | | 65 % | 1.798 | 2.108 | 2.263 | 2.480 |
| 70 % | 1.711 | 1.998 | 2.142 | 2.344 | | |
| 75 % | 1.635 | 1.901 | 2.036 | 2.224 | | |

Table 75.#54 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | 1 % | 4.480 | 7.760 | 10.480 | 17.200 |
| | | 2 % | 4.200 | 6.840 | 8.840 | 12.920 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| 1C and 1D | \$ 1,000 | 3 % | 3.947 | 6.213 | 7.787 | 10.773 |
| | | 4 % | 3.720 | 5.720 | 7.020 | 9.380 |
| | | 5 % | 3.536 | 5.312 | 6.432 | 8.384 |
| | | 10 % | 2.888 | 4.032 | 4.696 | 5.760 |
| | | 15 % | 2.475 | 3.317 | 3.792 | 4.528 |
| | | 20 % | 2.180 | 2.852 | 3.220 | 3.784 |
| | | 25 % | 1.962 | 2.518 | 2.822 | 3.277 |
| | | 30 % | 1.792 | 2.267 | 2.523 | 2.904 |
| | | 35 % | 1.653 | 2.066 | 2.288 | 2.617 |
| | | 40 % | 1.540 | 1.906 | 2.102 | 2.390 |
| | | 45 % | 1.444 | 1.772 | 1.947 | 2.204 |
| | | 50 % | 1.363 | 1.659 | 1.818 | 2.050 |
| | | 55 % | 1.295 | 1.564 | 1.708 | 1.920 |
| | | 60 % | 1.235 | 1.481 | 1.613 | 1.808 |
| | | 65 % | 1.183 | 1.409 | 1.532 | 1.712 |
| 70 % | 1.138 | 1.346 | 1.461 | 1.627 | | |
| 75 % | 1.100 | 1.292 | 1.398 | 1.554 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 1,000 | 1 % | 6.960 | 14.720 | 21.920 | 40.640 |
| | | 2 % | 6.400 | 12.560 | 17.680 | 28.840 |
| | | 3 % | 5.893 | 11.040 | 15.013 | 23.067 |
| | | 4 % | 5.460 | 9.880 | 13.140 | 19.460 |
| | | 5 % | 5.120 | 8.976 | 11.744 | 16.928 |
| | | 10 % | 3.912 | 6.296 | 7.864 | 10.624 |
| | | 15 % | 3.211 | 4.923 | 6.016 | 7.899 |
| | | 20 % | 2.736 | 4.072 | 4.912 | 6.336 |
| | | 25 % | 2.397 | 3.488 | 4.170 | 5.318 |
| | | 30 % | 2.136 | 3.061 | 3.635 | 4.595 |
| | | 35 % | 1.934 | 2.734 | 3.227 | 4.053 |
| | | 40 % | 1.770 | 2.474 | 2.908 | 3.630 |
| | | 45 % | 1.636 | 2.263 | 2.649 | 3.292 |
| | | 50 % | 1.522 | 2.088 | 2.437 | 3.016 |
| | | 55 % | 1.427 | 1.939 | 2.257 | 2.785 |
| 60 % | 1.344 | 1.813 | 2.105 | 2.589 | | |
| 65 % | 1.274 | 1.705 | 1.974 | 2.421 | | |
| 70 % | 1.213 | 1.609 | 1.859 | 2.275 | | |
| 75 % | 1.159 | 1.526 | 1.760 | 2.147 | | |

Table 75.#55 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | 1 % | 6.480 | 11.760 | 16.080 | 26.640 |
| | | 2 % | 6.040 | 10.320 | 13.480 | 19.880 |
| | | 3 % | 5.653 | 9.280 | 11.813 | 16.480 |
| | | 4 % | 5.320 | 8.480 | 10.580 | 14.280 |
| | | 5 % | 5.024 | 7.840 | 9.632 | 12.704 |
| | | 10 % | 4.024 | 5.816 | 6.872 | 8.544 |

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| | | | | | | |
|----------------------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 1,000 | 15 % | 3.392 | 4.715 | 5.467 | 6.619 |
| | | 20 % | 2.956 | 4.004 | 4.588 | 5.464 |
| | | 25 % | 2.634 | 3.498 | 3.974 | 4.685 |
| | | 30 % | 2.384 | 3.120 | 3.520 | 4.117 |
| | | 35 % | 2.183 | 2.823 | 3.170 | 3.685 |
| | | 40 % | 2.020 | 2.584 | 2.890 | 3.340 |
| | | 45 % | 1.883 | 2.388 | 2.661 | 3.063 |
| | | 50 % | 1.766 | 2.222 | 2.470 | 2.832 |
| | | 55 % | 1.667 | 2.081 | 2.307 | 2.637 |
| | | 60 % | 1.581 | 1.960 | 2.168 | 2.471 |
| | | 65 % | 1.508 | 1.856 | 2.048 | 2.327 |
| | | 70 % | 1.443 | 1.763 | 1.943 | 2.202 |
| | | 75 % | 1.388 | 1.683 | 1.851 | 2.093 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| 4B and 5A | \$ 1,000 | 1 % | 6.960 | 13.040 | 18.160 | 30.880 |
| | | 2 % | 6.440 | 11.360 | 15.080 | 22.800 |
| | | 3 % | 6.000 | 10.160 | 13.120 | 18.720 |
| | | 4 % | 5.640 | 9.240 | 11.700 | 16.120 |
| | | 5 % | 5.328 | 8.512 | 10.608 | 14.272 |
| | | 10 % | 4.224 | 6.240 | 7.464 | 9.440 |
| | | 15 % | 3.541 | 5.019 | 5.883 | 7.243 |
| | | 20 % | 3.072 | 4.240 | 4.908 | 5.940 |
| | | 25 % | 2.730 | 3.690 | 4.234 | 5.069 |
| | | 30 % | 2.461 | 3.277 | 3.736 | 4.437 |
| | | 35 % | 2.249 | 2.958 | 3.355 | 3.959 |
| | | 40 % | 2.076 | 2.700 | 3.050 | 3.580 |
| | | 45 % | 1.932 | 2.489 | 2.802 | 3.275 |
| | | 50 % | 1.810 | 2.314 | 2.595 | 3.021 |
| | | 55 % | 1.706 | 2.163 | 2.420 | 2.809 |
| | | 60 % | 1.616 | 2.035 | 2.271 | 2.627 |
| 65 % | 1.538 | 1.924 | 2.142 | 2.470 | | |
| 70 % | 1.471 | 1.826 | 2.029 | 2.335 | | |
| 75 % | 1.413 | 1.741 | 1.930 | 2.215 | | |

Table 75.#56 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| 1C and 1D | \$ 2,500 | 1 % | 3.920 | 7.520 | 10.000 | 16.560 |
| | | 2 % | 3.680 | 6.680 | 8.520 | 12.600 |
| | | 3 % | 3.493 | 6.080 | 7.520 | 10.533 |
| | | 4 % | 3.320 | 5.600 | 6.800 | 9.200 |
| | | 5 % | 3.184 | 5.200 | 6.256 | 8.240 |
| | | 10 % | 2.632 | 3.968 | 4.592 | 5.680 |
| | | 15 % | 2.277 | 3.275 | 3.717 | 4.475 |
| | | 20 % | 2.024 | 2.816 | 3.164 | 3.744 |
| | | 25 % | 1.830 | 2.490 | 2.774 | 3.245 |
| | | 30 % | 1.677 | 2.240 | 2.483 | 2.877 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | 35 % | 1.552 | 2.046 | 2.254 | 2.597 |
| | | 40 % | 1.450 | 1.886 | 2.072 | 2.372 |
| | | 45 % | 1.364 | 1.755 | 1.920 | 2.188 |
| | | 50 % | 1.294 | 1.643 | 1.794 | 2.035 |
| | | 55 % | 1.228 | 1.549 | 1.686 | 1.905 |
| | | 60 % | 1.173 | 1.468 | 1.593 | 1.796 |
| | | 65 % | 1.127 | 1.397 | 1.514 | 1.700 |
| | | 70 % | 1.087 | 1.335 | 1.443 | 1.617 |
| | | 75 % | 1.053 | 1.281 | 1.382 | 1.543 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 2,500 | 1 % | 5.840 | 14.160 | 20.640 | 38.960 |
| | | 2 % | 5.360 | 12.120 | 16.800 | 27.960 |
| | | 3 % | 4.987 | 10.693 | 14.320 | 22.427 |
| | | 4 % | 4.680 | 9.600 | 12.600 | 18.980 |
| | | 5 % | 4.400 | 8.736 | 11.280 | 16.544 |
| | | 10 % | 3.440 | 6.152 | 7.608 | 10.424 |
| | | 15 % | 2.853 | 4.821 | 5.840 | 7.765 |
| | | 20 % | 2.456 | 3.992 | 4.780 | 6.236 |
| | | 25 % | 2.163 | 3.424 | 4.061 | 5.238 |
| | | 30 % | 1.939 | 3.008 | 3.544 | 4.528 |
| | | 35 % | 1.762 | 2.688 | 3.150 | 3.995 |
| | | 40 % | 1.618 | 2.432 | 2.838 | 3.580 |
| | | 45 % | 1.499 | 2.226 | 2.588 | 3.248 |
| | | 50 % | 1.400 | 2.054 | 2.381 | 2.976 |
| | | 55 % | 1.315 | 1.910 | 2.207 | 2.749 |
| | | 60 % | 1.241 | 1.785 | 2.059 | 2.556 |
| | | 65 % | 1.179 | 1.679 | 1.931 | 2.390 |
| 70 % | 1.126 | 1.585 | 1.821 | 2.247 | | |
| 75 % | 1.084 | 1.504 | 1.723 | 2.121 | | |

Table 75.#57 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 2,500 | 1 % | 5.600 | 11.360 | 15.360 | 25.680 |
| | | 2 % | 5.240 | 10.040 | 12.960 | 19.400 |
| | | 3 % | 4.960 | 9.040 | 11.387 | 16.133 |
| | | 4 % | 4.680 | 8.280 | 10.240 | 14.000 |
| | | 5 % | 4.464 | 7.664 | 9.344 | 12.480 |
| | | 10 % | 3.632 | 5.712 | 6.712 | 8.432 |
| | | 15 % | 3.093 | 4.640 | 5.349 | 6.544 |
| | | 20 % | 2.716 | 3.944 | 4.496 | 5.408 |
| | | 25 % | 2.432 | 3.450 | 3.901 | 4.637 |
| | | 30 % | 2.211 | 3.080 | 3.459 | 4.077 |
| | | 35 % | 2.032 | 2.789 | 3.118 | 3.650 |
| | | 40 % | 1.886 | 2.552 | 2.844 | 3.312 |
| | | 45 % | 1.762 | 2.359 | 2.619 | 3.036 |
| | | 50 % | 1.658 | 2.197 | 2.432 | 2.808 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| | | 55 % | 1.568 | 2.058 | 2.273 | 2.617 |
| | | 60 % | 1.491 | 1.940 | 2.137 | 2.452 |
| | | 65 % | 1.424 | 1.836 | 2.018 | 2.310 |
| | | 70 % | 1.367 | 1.746 | 1.915 | 2.186 |
| | | 75 % | 1.317 | 1.667 | 1.825 | 2.078 |
| 4B and 5A | \$ 2,500 | 1 % | 6.000 | 12.560 | 17.280 | 29.760 |
| | | 2 % | 5.560 | 11.040 | 14.440 | 22.200 |
| | | 3 % | 5.227 | 9.893 | 12.613 | 18.293 |
| | | 4 % | 4.940 | 9.020 | 11.300 | 15.800 |
| | | 5 % | 4.704 | 8.320 | 10.272 | 14.000 |
| | | 10 % | 3.792 | 6.128 | 7.272 | 9.304 |
| | | 15 % | 3.216 | 4.939 | 5.749 | 7.152 |
| | | 20 % | 2.812 | 4.172 | 4.804 | 5.872 |
| | | 25 % | 2.509 | 3.635 | 4.147 | 5.014 |
| | | 30 % | 2.275 | 3.232 | 3.667 | 4.392 |
| | | 35 % | 2.085 | 2.919 | 3.294 | 3.918 |
| | | 40 % | 1.930 | 2.666 | 2.996 | 3.546 |
| | | 45 % | 1.801 | 2.459 | 2.754 | 3.243 |
| | | 50 % | 1.691 | 2.285 | 2.552 | 2.994 |
| | | 55 % | 1.599 | 2.138 | 2.381 | 2.783 |
| | | 60 % | 1.517 | 2.012 | 2.235 | 2.604 |
| | | 65 % | 1.449 | 1.902 | 2.108 | 2.449 |
| 70 % | 1.389 | 1.806 | 1.998 | 2.314 | | |
| 75 % | 1.338 | 1.722 | 1.901 | 2.196 | | |

Table 75.#58 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| 4C and 4D | \$ 5,000 | 1 % | 4.480 | 7.760 | 10.000 | 15.920 |
| | | 2 % | 4.200 | 6.840 | 8.520 | 12.200 |
| | | 3 % | 3.947 | 6.213 | 7.520 | 10.267 |
| | | 4 % | 3.720 | 5.720 | 6.800 | 9.000 |
| | | 5 % | 3.536 | 5.312 | 6.256 | 8.064 |
| | | 10 % | 2.888 | 4.032 | 4.592 | 5.592 |
| | | 15 % | 2.475 | 3.317 | 3.717 | 4.416 |
| | | 20 % | 2.180 | 2.852 | 3.164 | 3.700 |
| | | 25 % | 1.962 | 2.518 | 2.774 | 3.210 |
| | | 30 % | 1.792 | 2.267 | 2.483 | 2.848 |
| | | 35 % | 1.653 | 2.066 | 2.254 | 2.569 |
| | | 40 % | 1.540 | 1.906 | 2.072 | 2.348 |
| | | 45 % | 1.444 | 1.772 | 1.920 | 2.167 |
| | | 50 % | 1.363 | 1.659 | 1.794 | 2.016 |
| | | 55 % | 1.295 | 1.564 | 1.686 | 1.889 |
| | | 60 % | 1.235 | 1.481 | 1.593 | 1.780 |
| | | 65 % | 1.183 | 1.409 | 1.514 | 1.685 |
| 70 % | 1.138 | 1.346 | 1.443 | 1.603 | | |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|-------------------|-----------------------|-------------------------|-----------------------|
| | | | 75 % | 1.100 | 1.292 | 1.382 | 1.532 |
| | | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 5,000 | 1 % | 6.960 | 14.720 | 20.640 | 36.960 | |
| | | 2 % | 6.400 | 12.560 | 16.800 | 26.880 | |
| | | 3 % | 5.893 | 11.040 | 14.320 | 21.680 | |
| | | 4 % | 5.460 | 9.880 | 12.600 | 18.400 | |
| | | 5 % | 5.120 | 8.976 | 11.280 | 16.080 | |
| | | 10 % | 3.912 | 6.296 | 7.608 | 10.184 | |
| | | 15 % | 3.211 | 4.923 | 5.840 | 7.605 | |
| | | 20 % | 2.736 | 4.072 | 4.780 | 6.116 | |
| | | 25 % | 2.397 | 3.488 | 4.061 | 5.139 | |
| | | 30 % | 2.136 | 3.061 | 3.544 | 4.445 | |
| | | 35 % | 1.934 | 2.734 | 3.150 | 3.925 | |
| | | 40 % | 1.770 | 2.474 | 2.838 | 3.520 | |
| | | 45 % | 1.636 | 2.263 | 2.588 | 3.195 | |
| | | 50 % | 1.522 | 2.088 | 2.381 | 2.926 | |
| | | 55 % | 1.427 | 1.939 | 2.207 | 2.704 | |
| | | 60 % | 1.344 | 1.813 | 2.059 | 2.515 | |
| 65 % | 1.274 | 1.705 | 1.931 | 2.352 | | | |
| 70 % | 1.213 | 1.609 | 1.821 | 2.211 | | | |
| 75 % | 1.159 | 1.526 | 1.723 | 2.089 | | | |

Table 75.#59 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|------------|-----------|----------------------|-------------------|-----------------------|-------------------------|-----------------------|
| | | | 75 % | 1.100 | 1.292 | 1.382 | 1.532 |
| | | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 5,000 | 1 % | 6.480 | 11.760 | 15.360 | 24.640 | |
| | | 2 % | 6.040 | 10.320 | 12.960 | 18.800 | |
| | | 3 % | 5.653 | 9.280 | 11.387 | 15.707 | |
| | | 4 % | 5.320 | 8.480 | 10.240 | 13.680 | |
| | | 5 % | 5.024 | 7.840 | 9.344 | 12.224 | |
| | | 10 % | 4.024 | 5.816 | 6.712 | 8.296 | |
| | | 15 % | 3.392 | 4.715 | 5.349 | 6.448 | |
| | | 20 % | 2.956 | 4.004 | 4.496 | 5.336 | |
| | | 25 % | 2.634 | 3.498 | 3.901 | 4.582 | |
| | | 30 % | 2.384 | 3.120 | 3.459 | 4.032 | |
| | | 35 % | 2.183 | 2.823 | 3.118 | 3.609 | |
| | | 40 % | 2.020 | 2.584 | 2.844 | 3.276 | |
| | | 45 % | 1.883 | 2.388 | 2.619 | 3.004 | |
| | | 50 % | 1.766 | 2.222 | 2.432 | 2.781 | |
| | | 55 % | 1.667 | 2.081 | 2.273 | 2.591 | |
| | | 60 % | 1.581 | 1.960 | 2.137 | 2.428 | |
| 65 % | 1.508 | 1.856 | 2.018 | 2.288 | | | |
| 70 % | 1.443 | 1.763 | 1.915 | 2.166 | | | |
| 75 % | 1.388 | 1.683 | 1.825 | 2.059 | | | |

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| | | | | | | |
|-----------|----------|-------|-------|--------|--------|--------|
| 4B and 5A | \$ 5,000 | 1 % | 6.960 | 13.040 | 17.280 | 28.400 |
| | | 2 % | 6.440 | 11.360 | 14.440 | 21.440 |
| | | 3 % | 6.000 | 10.160 | 12.613 | 17.787 |
| | | 4 % | 5.640 | 9.240 | 11.300 | 15.400 |
| | | 5 % | 5.328 | 8.512 | 10.272 | 13.680 |
| | | 10 % | 4.224 | 6.240 | 7.272 | 9.136 |
| | | 15 % | 3.541 | 5.019 | 5.749 | 7.040 |
| | | 20 % | 3.072 | 4.240 | 4.804 | 5.788 |
| | | 25 % | 2.730 | 3.690 | 4.147 | 4.944 |
| | | 30 % | 2.461 | 3.277 | 3.667 | 4.333 |
| | | 35 % | 2.249 | 2.958 | 3.294 | 3.870 |
| | | 40 % | 2.076 | 2.700 | 2.996 | 3.502 |
| | | 45 % | 1.932 | 2.489 | 2.754 | 3.205 |
| | | 50 % | 1.810 | 2.314 | 2.552 | 2.958 |
| | | 55 % | 1.706 | 2.163 | 2.381 | 2.752 |
| | | 60 % | 1.616 | 2.035 | 2.235 | 2.575 |
| 65 % | 1.538 | 1.924 | 2.108 | 2.422 | | |
| 70 % | 1.471 | 1.826 | 1.998 | 2.290 | | |
| 75 % | 1.413 | 1.741 | 1.901 | 2.174 | | |

Table 75.#60 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| 1C and 1D | \$ 10,000 | 1 % | 2.880 | 5.600 | 7.760 | 12.080 | 15.840 |
| | | 2 % | 2.760 | 5.120 | 6.840 | 9.880 | 12.200 |
| | | 3 % | 2.640 | 4.747 | 6.213 | 8.587 | 10.240 |
| | | 4 % | 2.540 | 4.440 | 5.720 | 7.680 | 8.980 |
| | | 5 % | 2.448 | 4.192 | 5.312 | 6.976 | 8.064 |
| | | 10 % | 2.104 | 3.320 | 4.032 | 5.000 | 5.592 |
| | | 15 % | 1.861 | 2.800 | 3.317 | 4.011 | 4.411 |
| | | 20 % | 1.680 | 2.444 | 2.852 | 3.388 | 3.696 |
| | | 25 % | 1.539 | 2.179 | 2.518 | 2.957 | 3.206 |
| | | 30 % | 1.427 | 1.976 | 2.267 | 2.637 | 2.845 |
| | | 35 % | 1.333 | 1.815 | 2.066 | 2.389 | 2.567 |
| | | 40 % | 1.254 | 1.682 | 1.906 | 2.188 | 2.346 |
| | | 45 % | 1.188 | 1.572 | 1.772 | 2.025 | 2.165 |
| | | 50 % | 1.131 | 1.478 | 1.659 | 1.888 | 2.014 |
| | | 55 % | 1.082 | 1.398 | 1.564 | 1.772 | 1.888 |
| | | 60 % | 1.041 | 1.328 | 1.481 | 1.672 | 1.779 |
| 65 % | 1.006 | 1.268 | 1.409 | 1.586 | 1.685 | | |
| 70 % | 0.976 | 1.215 | 1.346 | 1.511 | 1.602 | | |
| 75 % | 0.951 | 1.169 | 1.292 | 1.445 | 1.531 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| | | 1 % | 3.840 | 9.440 | 14.720 | 26.240 | 36.880 |
| | | 2 % | 3.600 | 8.400 | 12.560 | 20.520 | 26.800 |
| | | 3 % | 3.413 | 7.627 | 11.040 | 17.120 | 21.653 |
| | | 4 % | 3.240 | 6.980 | 9.880 | 14.840 | 18.360 |

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| | | | | | | | |
|-----------------------------|-----------|------|-------|-------|-------|--------|--------|
| 2A, 2B, 3A, 3B and 4A | \$ 10,000 | 5 % | 3.088 | 6.464 | 8.976 | 13.152 | 16.048 |
| | | 10 % | 2.528 | 4.776 | 6.296 | 8.640 | 10.168 |
| | | 15 % | 2.155 | 3.835 | 4.923 | 6.549 | 7.589 |
| | | 20 % | 1.892 | 3.228 | 4.072 | 5.320 | 6.108 |
| | | 25 % | 1.693 | 2.800 | 3.488 | 4.499 | 5.133 |
| | | 30 % | 1.536 | 2.480 | 3.061 | 3.909 | 4.440 |
| | | 35 % | 1.410 | 2.231 | 2.734 | 3.465 | 3.920 |
| | | 40 % | 1.306 | 2.030 | 2.474 | 3.116 | 3.516 |
| | | 45 % | 1.220 | 1.867 | 2.263 | 2.834 | 3.191 |
| | | 50 % | 1.147 | 1.730 | 2.088 | 2.603 | 2.923 |
| | | 55 % | 1.085 | 1.613 | 1.939 | 2.409 | 2.701 |
| | | 60 % | 1.032 | 1.513 | 1.813 | 2.244 | 2.512 |
| | | 65 % | 0.987 | 1.426 | 1.705 | 2.102 | 2.350 |
| | | 70 % | 0.949 | 1.351 | 1.609 | 1.979 | 2.209 |
| | | 75 % | 0.918 | 1.285 | 1.526 | 1.872 | 2.085 |

Table 75.#61 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------------|------------|-----------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 10,000 | 1 % | 4.000 | 8.240 | 11.760 | 18.640 | 24.560 |
| | | 2 % | 3.800 | 7.520 | 10.320 | 15.160 | 18.760 |
| | | 3 % | 3.627 | 6.933 | 9.280 | 13.093 | 15.680 |
| | | 4 % | 3.480 | 6.460 | 8.480 | 11.620 | 13.660 |
| | | 5 % | 3.344 | 6.064 | 7.840 | 10.512 | 12.208 |
| | | 10 % | 2.824 | 4.704 | 5.816 | 7.368 | 8.288 |
| | | 15 % | 2.469 | 3.904 | 4.715 | 5.813 | 6.443 |
| | | 20 % | 2.204 | 3.364 | 4.004 | 4.852 | 5.332 |
| | | 25 % | 2.000 | 2.970 | 3.498 | 4.189 | 4.576 |
| | | 30 % | 1.837 | 2.669 | 3.120 | 3.701 | 4.027 |
| | | 35 % | 1.705 | 2.432 | 2.823 | 3.326 | 3.607 |
| | | 40 % | 1.594 | 2.238 | 2.584 | 3.028 | 3.274 |
| | | 45 % | 1.500 | 2.076 | 2.388 | 2.784 | 3.003 |
| | | 50 % | 1.421 | 1.941 | 2.222 | 2.579 | 2.778 |
| | | 55 % | 1.353 | 1.825 | 2.081 | 2.407 | 2.589 |
| | | 60 % | 1.293 | 1.725 | 1.960 | 2.260 | 2.427 |
| | | 65 % | 1.243 | 1.638 | 1.856 | 2.133 | 2.287 |
| 70 % | 1.201 | 1.561 | 1.763 | 2.022 | 2.165 | | |
| 75 % | 1.167 | 1.494 | 1.683 | 1.924 | 2.058 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| | | 1 % | 4.160 | 8.960 | 13.040 | 21.200 | 28.320 |
| | | 2 % | 3.960 | 8.120 | 11.360 | 17.080 | 21.400 |
| | | 3 % | 3.787 | 7.467 | 10.160 | 14.640 | 17.760 |
| | | 4 % | 3.620 | 6.940 | 9.240 | 12.920 | 15.380 |
| | | 5 % | 3.472 | 6.480 | 8.512 | 11.632 | 13.664 |
| | | 10 % | 2.920 | 4.984 | 6.240 | 8.040 | 9.128 |
| | | 15 % | 2.539 | 4.107 | 5.019 | 6.283 | 7.029 |
| | | 20 % | 2.260 | 3.520 | 4.240 | 5.212 | 5.784 |

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| | | | | | | | |
|-----------|-----------|------|-------|-------|-------|-------|-------|
| 4B and 5A | \$ 10,000 | 25 % | 2.045 | 3.098 | 3.690 | 4.480 | 4.941 |
| | | 30 % | 1.872 | 2.776 | 3.277 | 3.947 | 4.331 |
| | | 35 % | 1.735 | 2.521 | 2.958 | 3.534 | 3.865 |
| | | 40 % | 1.618 | 2.316 | 2.700 | 3.208 | 3.500 |
| | | 45 % | 1.522 | 2.146 | 2.489 | 2.944 | 3.202 |
| | | 50 % | 1.438 | 2.002 | 2.314 | 2.723 | 2.957 |
| | | 55 % | 1.367 | 1.879 | 2.163 | 2.537 | 2.749 |
| | | 60 % | 1.307 | 1.773 | 2.035 | 2.377 | 2.573 |
| | | 65 % | 1.254 | 1.681 | 1.924 | 2.240 | 2.421 |
| | | 70 % | 1.211 | 1.600 | 1.826 | 2.121 | 2.288 |
| | | 75 % | 1.175 | 1.530 | 1.741 | 2.016 | 2.172 |

Table 75.#62 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 25,000 | 1 % | 2.480 | 4.960 | 9.280 | 12.080 | 14.400 |
| | | 2 % | 2.360 | 4.560 | 8.000 | 9.880 | 11.320 |
| | | 3 % | 2.293 | 4.267 | 7.120 | 8.587 | 9.653 |
| | | 4 % | 2.200 | 4.020 | 6.480 | 7.680 | 8.500 |
| | | 5 % | 2.144 | 3.808 | 5.968 | 6.976 | 7.680 |
| | | 10 % | 1.864 | 3.072 | 4.424 | 5.000 | 5.384 |
| | | 15 % | 1.669 | 2.613 | 3.605 | 4.011 | 4.272 |
| | | 20 % | 1.524 | 2.292 | 3.076 | 3.388 | 3.588 |
| | | 25 % | 1.405 | 2.054 | 2.701 | 2.957 | 3.120 |
| | | 30 % | 1.307 | 1.869 | 2.421 | 2.637 | 2.773 |
| | | 35 % | 1.227 | 1.721 | 2.201 | 2.389 | 2.505 |
| | | 40 % | 1.160 | 1.598 | 2.024 | 2.188 | 2.292 |
| | | 45 % | 1.104 | 1.497 | 1.877 | 2.025 | 2.117 |
| | | 50 % | 1.054 | 1.410 | 1.755 | 1.888 | 1.971 |
| | | 55 % | 1.012 | 1.335 | 1.651 | 1.772 | 1.847 |
| | | 60 % | 0.977 | 1.271 | 1.561 | 1.672 | 1.743 |
| | | 65 % | 0.948 | 1.215 | 1.483 | 1.586 | 1.650 |
| 70 % | 0.923 | 1.166 | 1.416 | 1.511 | 1.571 | | |
| 75 % | 0.905 | 1.123 | 1.357 | 1.445 | 1.501 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 25,000 | 1 % | 3.040 | 8.000 | 18.720 | 26.240 | 32.720 |
| | | 2 % | 2.920 | 7.200 | 15.440 | 20.520 | 24.440 |
| | | 3 % | 2.800 | 6.587 | 13.307 | 17.120 | 20.000 |
| | | 4 % | 2.680 | 6.080 | 11.760 | 14.840 | 17.080 |
| | | 5 % | 2.560 | 5.664 | 10.576 | 13.152 | 15.008 |
| | | 10 % | 2.144 | 4.272 | 7.216 | 8.640 | 9.624 |
| | | 15 % | 1.856 | 3.472 | 5.568 | 6.549 | 7.221 |
| | | 20 % | 1.648 | 2.940 | 4.568 | 5.320 | 5.828 |
| | | 25 % | 1.485 | 2.563 | 3.891 | 4.499 | 4.909 |
| | | 30 % | 1.357 | 2.277 | 3.400 | 3.909 | 4.253 |
| | | 35 % | 1.253 | 2.055 | 3.026 | 3.465 | 3.760 |
| 40 % | 1.168 | 1.876 | 2.732 | 3.116 | 3.374 | | |

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| | | | | | | |
|--|------|-------|-------|-------|-------|-------|
| | 45 % | 1.095 | 1.728 | 2.492 | 2.834 | 3.065 |
| | 50 % | 1.034 | 1.603 | 2.294 | 2.603 | 2.811 |
| | 55 % | 0.982 | 1.498 | 2.128 | 2.409 | 2.598 |
| | 60 % | 0.937 | 1.408 | 1.987 | 2.244 | 2.417 |
| | 65 % | 0.901 | 1.329 | 1.865 | 2.102 | 2.262 |
| | 70 % | 0.870 | 1.261 | 1.758 | 1.979 | 2.128 |
| | 75 % | 0.846 | 1.200 | 1.665 | 1.872 | 2.011 |

Table 75.#63 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|------------|-----------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 25,000 | 1 % | 3.360 | 7.200 | 14.160 | 18.640 | 22.240 |
| | | 2 % | 3.200 | 6.640 | 12.160 | 15.160 | 17.440 |
| | | 3 % | 3.093 | 6.187 | 10.747 | 13.093 | 14.747 |
| | | 4 % | 2.980 | 5.800 | 9.700 | 11.620 | 12.940 |
| | | 5 % | 2.880 | 5.456 | 8.896 | 10.512 | 11.600 |
| | | 10 % | 2.472 | 4.312 | 6.448 | 7.368 | 7.968 |
| | | 15 % | 2.187 | 3.611 | 5.168 | 5.813 | 6.224 |
| | | 20 % | 1.972 | 3.128 | 4.352 | 4.852 | 5.168 |
| | | 25 % | 1.802 | 2.774 | 3.786 | 4.189 | 4.445 |
| | | 30 % | 1.664 | 2.504 | 3.363 | 3.701 | 3.917 |
| | | 35 % | 1.552 | 2.288 | 3.033 | 3.326 | 3.511 |
| | | 40 % | 1.458 | 2.110 | 2.768 | 3.028 | 3.190 |
| | | 45 % | 1.378 | 1.963 | 2.553 | 2.784 | 2.928 |
| | | 50 % | 1.309 | 1.837 | 2.371 | 2.579 | 2.710 |
| | | 55 % | 1.251 | 1.729 | 2.218 | 2.407 | 2.527 |
| | | 60 % | 1.201 | 1.637 | 2.087 | 2.260 | 2.369 |
| 65 % | 1.158 | 1.556 | 1.972 | 2.133 | 2.234 | | |
| 70 % | 1.123 | 1.486 | 1.872 | 2.022 | 2.115 | | |
| 75 % | 1.095 | 1.423 | 1.785 | 1.924 | 2.012 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 25,000 | 1 % | 3.440 | 7.760 | 15.920 | 21.200 | 25.600 |
| | | 2 % | 3.320 | 7.120 | 13.480 | 17.080 | 19.800 |
| | | 3 % | 3.200 | 6.613 | 11.867 | 14.640 | 16.613 |
| | | 4 % | 3.080 | 6.180 | 10.680 | 12.920 | 14.500 |
| | | 5 % | 2.960 | 5.808 | 9.744 | 11.632 | 12.944 |
| | | 10 % | 2.536 | 4.544 | 6.968 | 8.040 | 8.744 |
| | | 15 % | 2.235 | 3.781 | 5.536 | 6.283 | 6.773 |
| | | 20 % | 2.008 | 3.260 | 4.640 | 5.212 | 5.584 |
| | | 25 % | 1.830 | 2.883 | 4.016 | 4.480 | 4.781 |
| | | 30 % | 1.688 | 2.592 | 3.552 | 3.947 | 4.197 |
| | | 35 % | 1.570 | 2.361 | 3.195 | 3.534 | 3.751 |
| | | 40 % | 1.472 | 2.174 | 2.910 | 3.208 | 3.400 |
| | | 45 % | 1.390 | 2.018 | 2.677 | 2.944 | 3.113 |
| | | 50 % | 1.320 | 1.886 | 2.483 | 2.723 | 2.877 |
| | | 55 % | 1.260 | 1.773 | 2.319 | 2.537 | 2.676 |
| | | 60 % | 1.208 | 1.676 | 2.177 | 2.377 | 2.505 |

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| | | | | | | |
|--|------|-------|-------|-------|-------|-------|
| | 65 % | 1.164 | 1.591 | 2.055 | 2.240 | 2.358 |
| | 70 % | 1.129 | 1.517 | 1.949 | 2.121 | 2.231 |
| | 75 % | 1.101 | 1.452 | 1.855 | 2.016 | 2.118 |

Table 75.#64 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 50,000 | 1 % | 2.480 | 6.160 | 8.320 | 10.080 | 12.800 |
| | | 2 % | 2.360 | 5.560 | 7.320 | 8.560 | 10.400 |
| | | 3 % | 2.293 | 5.147 | 6.587 | 7.573 | 8.960 |
| | | 4 % | 2.200 | 4.800 | 6.020 | 6.860 | 7.960 |
| | | 5 % | 2.144 | 4.496 | 5.584 | 6.288 | 7.216 |
| | | 10 % | 1.864 | 3.520 | 4.192 | 4.616 | 5.136 |
| | | 15 % | 1.669 | 2.949 | 3.435 | 3.733 | 4.101 |
| | | 20 % | 1.524 | 2.560 | 2.944 | 3.176 | 3.460 |
| | | 25 % | 1.405 | 2.278 | 2.595 | 2.784 | 3.014 |
| | | 30 % | 1.307 | 2.061 | 2.331 | 2.491 | 2.685 |
| | | 35 % | 1.227 | 1.888 | 2.123 | 2.263 | 2.430 |
| | | 40 % | 1.160 | 1.748 | 1.954 | 2.078 | 2.224 |
| | | 45 % | 1.104 | 1.630 | 1.815 | 1.925 | 2.057 |
| | | 50 % | 1.054 | 1.531 | 1.699 | 1.798 | 1.917 |
| | | 55 % | 1.012 | 1.446 | 1.600 | 1.690 | 1.799 |
| | | 60 % | 0.977 | 1.372 | 1.515 | 1.597 | 1.697 |
| | | 65 % | 0.948 | 1.310 | 1.440 | 1.518 | 1.609 |
| 70 % | 0.923 | 1.254 | 1.375 | 1.447 | 1.533 | | |
| 75 % | 0.905 | 1.205 | 1.318 | 1.386 | 1.466 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 50,000 | 1 % | 3.040 | 10.720 | 16.240 | 20.880 | 28.400 |
| | | 2 % | 2.920 | 9.440 | 13.680 | 16.960 | 21.840 |
| | | 3 % | 2.800 | 8.507 | 11.920 | 14.480 | 18.107 |
| | | 4 % | 2.680 | 7.740 | 10.620 | 12.720 | 15.600 |
| | | 5 % | 2.560 | 7.120 | 9.616 | 11.376 | 13.792 |
| | | 10 % | 2.144 | 5.184 | 6.664 | 7.664 | 8.984 |
| | | 15 % | 1.856 | 4.133 | 5.184 | 5.877 | 6.784 |
| | | 20 % | 1.648 | 3.460 | 4.272 | 4.808 | 5.496 |
| | | 25 % | 1.485 | 2.989 | 3.651 | 4.086 | 4.640 |
| | | 30 % | 1.357 | 2.640 | 3.200 | 3.563 | 4.029 |
| | | 35 % | 1.253 | 2.370 | 2.853 | 3.166 | 3.568 |
| | | 40 % | 1.168 | 2.152 | 2.578 | 2.854 | 3.206 |
| | | 45 % | 1.095 | 1.975 | 2.356 | 2.601 | 2.916 |
| | | 50 % | 1.034 | 1.829 | 2.171 | 2.394 | 2.675 |
| | | 55 % | 0.982 | 1.703 | 2.016 | 2.218 | 2.476 |
| | | 60 % | 0.937 | 1.596 | 1.884 | 2.069 | 2.305 |
| | | 65 % | 0.901 | 1.504 | 1.770 | 1.941 | 2.159 |
| 70 % | 0.870 | 1.423 | 1.670 | 1.829 | 2.031 | | |
| 75 % | 0.846 | 1.351 | 1.583 | 1.731 | 1.920 | | |

Table 75.#65 Sub-limit Factors – Deductible Tier 3

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 50,000 | 1 % | 3.360 | 9.120 | 12.720 | 15.520 | 19.840 |
| | | 2 % | 3.200 | 8.240 | 11.040 | 13.080 | 15.960 |
| | | 3 % | 3.093 | 7.547 | 9.867 | 11.467 | 13.653 |
| | | 4 % | 2.980 | 7.000 | 8.980 | 10.320 | 12.080 |
| | | 5 % | 2.880 | 6.544 | 8.256 | 9.408 | 10.896 |
| | | 10 % | 2.472 | 5.016 | 6.072 | 6.744 | 7.576 |
| | | 15 % | 2.187 | 4.133 | 4.901 | 5.376 | 5.957 |
| | | 20 % | 1.972 | 3.544 | 4.148 | 4.516 | 4.964 |
| | | 25 % | 1.802 | 3.120 | 3.616 | 3.917 | 4.278 |
| | | 30 % | 1.664 | 2.797 | 3.219 | 3.472 | 3.779 |
| | | 35 % | 1.552 | 2.544 | 2.910 | 3.129 | 3.392 |
| | | 40 % | 1.458 | 2.338 | 2.660 | 2.854 | 3.086 |
| | | 45 % | 1.378 | 2.165 | 2.455 | 2.628 | 2.836 |
| | | 50 % | 1.309 | 2.022 | 2.283 | 2.440 | 2.626 |
| | | 55 % | 1.251 | 1.900 | 2.138 | 2.281 | 2.451 |
| | | 60 % | 1.201 | 1.793 | 2.012 | 2.144 | 2.300 |
| | | 65 % | 1.158 | 1.701 | 1.904 | 2.025 | 2.169 |
| 70 % | 1.123 | 1.619 | 1.809 | 1.921 | 2.055 | | |
| 75 % | 1.095 | 1.549 | 1.725 | 1.830 | 1.955 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 50,000 | 1 % | 3.440 | 10.000 | 14.160 | 17.440 | 22.640 |
| | | 2 % | 3.320 | 8.960 | 12.200 | 14.600 | 18.000 |
| | | 3 % | 3.200 | 8.187 | 10.853 | 12.720 | 15.307 |
| | | 4 % | 3.080 | 7.560 | 9.820 | 11.380 | 13.460 |
| | | 5 % | 2.960 | 7.024 | 9.008 | 10.336 | 12.080 |
| | | 10 % | 2.536 | 5.328 | 6.536 | 7.312 | 8.288 |
| | | 15 % | 2.235 | 4.363 | 5.232 | 5.776 | 6.453 |
| | | 20 % | 2.008 | 3.724 | 4.404 | 4.824 | 5.344 |
| | | 25 % | 1.830 | 3.264 | 3.821 | 4.166 | 4.586 |
| | | 30 % | 1.688 | 2.917 | 3.389 | 3.680 | 4.035 |
| | | 35 % | 1.570 | 2.645 | 3.056 | 3.307 | 3.611 |
| | | 40 % | 1.472 | 2.426 | 2.788 | 3.008 | 3.276 |
| | | 45 % | 1.390 | 2.244 | 2.567 | 2.764 | 3.003 |
| | | 50 % | 1.320 | 2.090 | 2.384 | 2.562 | 2.778 |
| | | 55 % | 1.260 | 1.959 | 2.227 | 2.390 | 2.586 |
| | | 60 % | 1.208 | 1.848 | 2.093 | 2.243 | 2.423 |
| | | 65 % | 1.164 | 1.750 | 1.978 | 2.116 | 2.282 |
| 70 % | 1.129 | 1.665 | 1.877 | 2.005 | 2.160 | | |
| 75 % | 1.101 | 1.590 | 1.788 | 1.907 | 2.052 | | |

Table 75.#66 Sub-limit Factors – Deductible Tier 3

| | | | | | | | |
|--|--|--|----------------------|--|--|--|--|
| | | | Total Property Value | | | | |
|--|--|--|----------------------|--|--|--|--|

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 75,000 | 1 % | 1.840 | 4.960 | 7.040 | 8.800 | 11.680 |
| | | 2 % | 1.760 | 4.560 | 6.280 | 7.640 | 9.680 |
| | | 3 % | 1.733 | 4.267 | 5.760 | 6.853 | 8.427 |
| | | 4 % | 1.680 | 4.020 | 5.320 | 6.240 | 7.540 |
| | | 5 % | 1.648 | 3.808 | 4.960 | 5.776 | 6.864 |
| | | 10 % | 1.472 | 3.072 | 3.816 | 4.304 | 4.944 |
| | | 15 % | 1.349 | 2.613 | 3.163 | 3.520 | 3.968 |
| | | 20 % | 1.248 | 2.292 | 2.732 | 3.008 | 3.356 |
| | | 25 % | 1.168 | 2.054 | 2.419 | 2.646 | 2.931 |
| | | 30 % | 1.099 | 1.869 | 2.181 | 2.376 | 2.613 |
| | | 35 % | 1.042 | 1.721 | 1.993 | 2.162 | 2.368 |
| | | 40 % | 0.994 | 1.598 | 1.840 | 1.990 | 2.172 |
| | | 45 % | 0.953 | 1.497 | 1.714 | 1.847 | 2.009 |
| | | 50 % | 0.918 | 1.410 | 1.606 | 1.726 | 1.874 |
| | | 55 % | 0.889 | 1.335 | 1.516 | 1.625 | 1.760 |
| | | 60 % | 0.865 | 1.271 | 1.436 | 1.537 | 1.661 |
| | | 65 % | 0.846 | 1.215 | 1.367 | 1.462 | 1.575 |
| 70 % | 0.831 | 1.166 | 1.309 | 1.395 | 1.502 | | |
| 75 % | 0.821 | 1.123 | 1.257 | 1.338 | 1.437 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 75,000 | 1 % | 2.080 | 8.000 | 12.960 | 17.440 | 25.360 |
| | | 2 % | 1.960 | 7.200 | 11.200 | 14.560 | 19.920 |
| | | 3 % | 1.920 | 6.587 | 9.920 | 12.587 | 16.693 |
| | | 4 % | 1.840 | 6.080 | 8.940 | 11.180 | 14.500 |
| | | 5 % | 1.792 | 5.664 | 8.176 | 10.096 | 12.880 |
| | | 10 % | 1.560 | 4.272 | 5.816 | 6.936 | 8.488 |
| | | 15 % | 1.387 | 3.472 | 4.587 | 5.371 | 6.443 |
| | | 20 % | 1.252 | 2.940 | 3.812 | 4.420 | 5.240 |
| | | 25 % | 1.149 | 2.563 | 3.277 | 3.770 | 4.432 |
| | | 30 % | 1.064 | 2.277 | 2.883 | 3.299 | 3.856 |
| | | 35 % | 0.994 | 2.055 | 2.581 | 2.937 | 3.417 |
| | | 40 % | 0.936 | 1.876 | 2.338 | 2.654 | 3.074 |
| | | 45 % | 0.887 | 1.728 | 2.142 | 2.423 | 2.798 |
| | | 50 % | 0.846 | 1.603 | 1.978 | 2.232 | 2.570 |
| | | 55 % | 0.812 | 1.498 | 1.840 | 2.071 | 2.380 |
| | | 60 % | 0.781 | 1.408 | 1.721 | 1.935 | 2.217 |
| | | 65 % | 0.758 | 1.329 | 1.620 | 1.817 | 2.078 |
| 70 % | 0.739 | 1.261 | 1.530 | 1.713 | 1.955 | | |
| 75 % | 0.727 | 1.200 | 1.453 | 1.623 | 1.850 | | |

Table 75.#67 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 2.400 | 7.200 | 10.560 | 13.440 | 18.080 |
| | | 2 % | 2.320 | 6.640 | 9.400 | 11.560 | 14.840 |

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| | | | | | | | |
|----------------------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 75,000 | 3 % | 2.267 | 6.187 | 8.533 | 10.293 | 12.827 |
| | | 4 % | 2.200 | 5.800 | 7.840 | 9.340 | 11.400 |
| | | 5 % | 2.128 | 5.456 | 7.280 | 8.576 | 10.336 |
| | | 10 % | 1.896 | 4.312 | 5.480 | 6.256 | 7.272 |
| | | 15 % | 1.717 | 3.611 | 4.469 | 5.035 | 5.744 |
| | | 20 % | 1.572 | 3.128 | 3.812 | 4.248 | 4.800 |
| | | 25 % | 1.459 | 2.774 | 3.341 | 3.699 | 4.147 |
| | | 30 % | 1.365 | 2.504 | 2.987 | 3.294 | 3.667 |
| | | 35 % | 1.285 | 2.288 | 2.706 | 2.974 | 3.296 |
| | | 40 % | 1.218 | 2.110 | 2.482 | 2.714 | 3.000 |
| | | 45 % | 1.163 | 1.963 | 2.295 | 2.503 | 2.759 |
| | | 50 % | 1.114 | 1.837 | 2.139 | 2.328 | 2.558 |
| | | 55 % | 1.073 | 1.729 | 2.006 | 2.177 | 2.388 |
| | | 60 % | 1.039 | 1.637 | 1.894 | 2.049 | 2.243 |
| | | 65 % | 1.012 | 1.556 | 1.792 | 1.937 | 2.117 |
| | | 70 % | 0.990 | 1.486 | 1.704 | 1.840 | 2.007 |
| 75 % | 0.975 | 1.423 | 1.628 | 1.755 | 1.910 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 75,000 | 1 % | 2.480 | 7.760 | 11.680 | 14.960 | 20.560 |
| | | 2 % | 2.360 | 7.120 | 10.320 | 12.840 | 16.680 |
| | | 3 % | 2.293 | 6.613 | 9.307 | 11.333 | 14.320 |
| | | 4 % | 2.240 | 6.180 | 8.520 | 10.240 | 12.680 |
| | | 5 % | 2.176 | 5.808 | 7.872 | 9.360 | 11.424 |
| | | 10 % | 1.928 | 4.544 | 5.856 | 6.752 | 7.920 |
| | | 15 % | 1.733 | 3.781 | 4.747 | 5.381 | 6.203 |
| | | 20 % | 1.588 | 3.260 | 4.024 | 4.520 | 5.152 |
| | | 25 % | 1.469 | 2.883 | 3.510 | 3.917 | 4.432 |
| | | 30 % | 1.373 | 2.592 | 3.128 | 3.472 | 3.904 |
| | | 35 % | 1.291 | 2.361 | 2.827 | 3.125 | 3.499 |
| | | 40 % | 1.222 | 2.174 | 2.586 | 2.848 | 3.178 |
| | | 45 % | 1.164 | 2.018 | 2.388 | 2.622 | 2.916 |
| | | 50 % | 1.115 | 1.886 | 2.221 | 2.432 | 2.698 |
| | | 55 % | 1.073 | 1.773 | 2.079 | 2.272 | 2.515 |
| | | 60 % | 1.039 | 1.676 | 1.957 | 2.135 | 2.357 |
| 65 % | 1.010 | 1.591 | 1.851 | 2.016 | 2.222 | | |
| 70 % | 0.989 | 1.517 | 1.759 | 1.912 | 2.103 | | |
| 75 % | 0.974 | 1.452 | 1.678 | 1.821 | 1.999 | | |

Table 75.#68 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 1.440 | 4.160 | 6.160 | 7.840 | 10.880 |
| | | 2 % | 1.440 | 3.880 | 5.560 | 6.960 | 9.120 |
| | | 3 % | 1.387 | 3.680 | 5.147 | 6.293 | 8.000 |
| | | 4 % | 1.380 | 3.500 | 4.800 | 5.760 | 7.200 |
| | | 5 % | 1.344 | 3.328 | 4.496 | 5.360 | 6.576 |
| | | 10 % | 1.232 | 2.736 | 3.520 | 4.056 | 4.776 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| 1C and 1D | \$ 100,000 | 15 % | 1.147 | 2.357 | 2.949 | 3.339 | 3.851 |
| | | 20 % | 1.072 | 2.088 | 2.560 | 2.868 | 3.268 |
| | | 25 % | 1.014 | 1.882 | 2.278 | 2.534 | 2.858 |
| | | 30 % | 0.963 | 1.720 | 2.061 | 2.277 | 2.555 |
| | | 35 % | 0.921 | 1.591 | 1.888 | 2.078 | 2.315 |
| | | 40 % | 0.884 | 1.482 | 1.748 | 1.914 | 2.126 |
| | | 45 % | 0.855 | 1.392 | 1.630 | 1.780 | 1.968 |
| | | 50 % | 0.829 | 1.315 | 1.531 | 1.667 | 1.837 |
| | | 55 % | 0.809 | 1.248 | 1.446 | 1.571 | 1.725 |
| | | 60 % | 0.792 | 1.191 | 1.372 | 1.487 | 1.629 |
| | | 65 % | 0.779 | 1.140 | 1.310 | 1.415 | 1.547 |
| | | 70 % | 0.771 | 1.096 | 1.254 | 1.352 | 1.474 |
| | | 75 % | 0.769 | 1.058 | 1.205 | 1.297 | 1.411 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 100,000 | 1 % | 1.520 | 6.320 | 10.720 | 15.040 | 23.040 |
| | | 2 % | 1.480 | 5.800 | 9.440 | 12.760 | 18.400 |
| | | 3 % | 1.440 | 5.360 | 8.507 | 11.200 | 15.573 |
| | | 4 % | 1.400 | 5.000 | 7.740 | 10.020 | 13.600 |
| | | 5 % | 1.376 | 4.688 | 7.120 | 9.088 | 12.128 |
| | | 10 % | 1.224 | 3.632 | 5.184 | 6.360 | 8.072 |
| | | 15 % | 1.109 | 2.997 | 4.133 | 4.971 | 6.160 |
| | | 20 % | 1.020 | 2.568 | 3.460 | 4.108 | 5.024 |
| | | 25 % | 0.947 | 2.253 | 2.989 | 3.520 | 4.259 |
| | | 30 % | 0.888 | 2.016 | 2.640 | 3.088 | 3.709 |
| | | 35 % | 0.837 | 1.826 | 2.370 | 2.757 | 3.291 |
| | | 40 % | 0.794 | 1.672 | 2.152 | 2.494 | 2.964 |
| | | 45 % | 0.759 | 1.547 | 1.975 | 2.279 | 2.700 |
| | | 50 % | 0.730 | 1.440 | 1.829 | 2.102 | 2.482 |
| | | 55 % | 0.705 | 1.348 | 1.703 | 1.953 | 2.298 |
| | | 60 % | 0.685 | 1.269 | 1.596 | 1.827 | 2.143 |
| 65 % | 0.670 | 1.201 | 1.504 | 1.716 | 2.009 | | |
| 70 % | 0.659 | 1.142 | 1.423 | 1.621 | 1.893 | | |
| 75 % | 0.656 | 1.089 | 1.351 | 1.536 | 1.790 | | |

Table 75.#69 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C | \$ 100,000 | 1 % | 1.840 | 6.000 | 9.120 | 11.920 | 16.720 |
| | | 2 % | 1.840 | 5.560 | 8.240 | 10.440 | 13.960 |
| | | 3 % | 1.787 | 5.227 | 7.547 | 9.387 | 12.133 |
| | | 4 % | 1.740 | 4.940 | 7.000 | 8.560 | 10.860 |
| | | 5 % | 1.712 | 4.704 | 6.544 | 7.920 | 9.872 |
| | | 10 % | 1.552 | 3.792 | 5.016 | 5.864 | 7.008 |
| | | 15 % | 1.424 | 3.216 | 4.133 | 4.752 | 5.563 |
| | | 20 % | 1.324 | 2.812 | 3.544 | 4.028 | 4.660 |
| | | 25 % | 1.242 | 2.512 | 3.120 | 3.520 | 4.032 |
| | | 30 % | 1.171 | 2.277 | 2.797 | 3.139 | 3.571 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| and 5AA | | 35 % | 1.113 | 2.089 | 2.544 | 2.839 | 3.214 |
| | | 40 % | 1.064 | 1.934 | 2.338 | 2.598 | 2.928 |
| | | 45 % | 1.022 | 1.804 | 2.165 | 2.400 | 2.695 |
| | | 50 % | 0.987 | 1.693 | 2.022 | 2.234 | 2.501 |
| | | 55 % | 0.959 | 1.599 | 1.900 | 2.092 | 2.335 |
| | | 60 % | 0.935 | 1.516 | 1.793 | 1.974 | 2.193 |
| | | 65 % | 0.916 | 1.444 | 1.701 | 1.865 | 2.071 |
| | | 70 % | 0.904 | 1.381 | 1.619 | 1.773 | 1.965 |
| | | 75 % | 0.899 | 1.326 | 1.549 | 1.692 | 1.871 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 100,000 | 1 % | 1.920 | 6.400 | 10.000 | 13.200 | 18.960 |
| | | 2 % | 1.840 | 5.920 | 8.960 | 11.520 | 15.640 |
| | | 3 % | 1.813 | 5.547 | 8.187 | 10.293 | 13.520 |
| | | 4 % | 1.760 | 5.240 | 7.560 | 9.340 | 12.020 |
| | | 5 % | 1.728 | 4.960 | 7.024 | 8.608 | 10.880 |
| | | 10 % | 1.560 | 3.968 | 5.328 | 6.296 | 7.616 |
| | | 15 % | 1.429 | 3.349 | 4.363 | 5.061 | 5.995 |
| | | 20 % | 1.328 | 2.916 | 3.724 | 4.268 | 4.988 |
| | | 25 % | 1.242 | 2.595 | 3.264 | 3.712 | 4.301 |
| | | 30 % | 1.173 | 2.347 | 2.917 | 3.299 | 3.795 |
| | | 35 % | 1.113 | 2.146 | 2.645 | 2.976 | 3.403 |
| | | 40 % | 1.062 | 1.982 | 2.426 | 2.716 | 3.094 |
| | | 45 % | 1.019 | 1.845 | 2.244 | 2.505 | 2.841 |
| | | 50 % | 0.984 | 1.730 | 2.090 | 2.326 | 2.630 |
| | | 55 % | 0.954 | 1.631 | 1.959 | 2.176 | 2.452 |
| | | 60 % | 0.929 | 1.544 | 1.848 | 2.045 | 2.300 |
| | | 65 % | 0.911 | 1.470 | 1.750 | 1.934 | 2.169 |
| 70 % | 0.899 | 1.403 | 1.665 | 1.835 | 2.054 | | |
| 75 % | 0.894 | 1.346 | 1.590 | 1.749 | 1.953 | | |

Table 75.#70 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 250,000 | 1 % | 0.720 | 2.160 | 3.600 | 5.040 | 7.920 |
| | | 2 % | 0.760 | 2.120 | 3.400 | 4.640 | 7.000 |
| | | 3 % | 0.747 | 2.027 | 3.227 | 4.347 | 6.347 |
| | | 4 % | 0.740 | 1.980 | 3.080 | 4.080 | 5.820 |
| | | 5 % | 0.720 | 1.920 | 2.960 | 3.872 | 5.408 |
| | | 10 % | 0.704 | 1.696 | 2.480 | 3.112 | 4.088 |
| | | 15 % | 0.683 | 1.531 | 2.155 | 2.640 | 3.360 |
| | | 20 % | 0.664 | 1.400 | 1.920 | 2.316 | 2.888 |
| | | 25 % | 0.650 | 1.296 | 1.741 | 2.074 | 2.547 |
| | | 30 % | 0.637 | 1.208 | 1.600 | 1.885 | 2.288 |
| | | 35 % | 0.629 | 1.136 | 1.483 | 1.735 | 2.087 |
| | | 40 % | 0.622 | 1.076 | 1.388 | 1.612 | 1.924 |
| | | 45 % | 0.617 | 1.024 | 1.307 | 1.508 | 1.788 |
| | | 50 % | 0.616 | 0.979 | 1.237 | 1.421 | 1.674 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 55 % | 0.618 | 0.940 | 1.177 | 1.345 | 1.577 |
| | | 60 % | 0.623 | 0.905 | 1.124 | 1.280 | 1.493 |
| | | 65 % | 0.633 | 0.876 | 1.079 | 1.222 | 1.420 |
| | | 70 % | 0.649 | 0.851 | 1.040 | 1.174 | 1.357 |
| | | 75 % | N/A | 0.831 | 1.006 | 1.130 | 1.301 |
| 2A, 2B, 3A, 3B and 4A | \$ 250,000 | 1 % | 0.640 | 2.640 | 5.200 | 8.160 | 15.280 |
| | | 2 % | 0.600 | 2.520 | 4.800 | 7.360 | 12.960 |
| | | 3 % | 0.613 | 2.400 | 4.507 | 6.747 | 11.360 |
| | | 4 % | 0.600 | 2.300 | 4.220 | 6.220 | 10.140 |
| | | 5 % | 0.592 | 2.224 | 4.000 | 5.776 | 9.200 |
| | | 10 % | 0.568 | 1.880 | 3.160 | 4.344 | 6.424 |
| | | 15 % | 0.549 | 1.643 | 2.640 | 3.525 | 5.013 |
| | | 20 % | 0.528 | 1.468 | 2.280 | 2.984 | 4.144 |
| | | 25 % | 0.512 | 1.328 | 2.016 | 2.598 | 3.549 |
| | | 30 % | 0.499 | 1.216 | 1.811 | 2.309 | 3.112 |
| | | 35 % | 0.487 | 1.125 | 1.648 | 2.082 | 2.777 |
| | | 40 % | 0.478 | 1.048 | 1.516 | 1.898 | 2.512 |
| | | 45 % | 0.473 | 0.983 | 1.404 | 1.748 | 2.297 |
| | | 50 % | 0.469 | 0.928 | 1.310 | 1.622 | 2.118 |
| | | 55 % | 0.468 | 0.879 | 1.231 | 1.516 | 1.967 |
| | | 60 % | 0.471 | 0.837 | 1.161 | 1.424 | 1.839 |
| | | 65 % | 0.478 | 0.800 | 1.102 | 1.344 | 1.728 |
| 70 % | 0.489 | 0.769 | 1.048 | 1.274 | 1.631 | | |
| 75 % | N/A | 0.741 | 1.002 | 1.213 | 1.547 | | |

Table 75.#71 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 250,000 | 1 % | 0.880 | 2.960 | 5.120 | 7.360 | 12.080 |
| | | 2 % | 0.880 | 2.840 | 4.800 | 6.760 | 10.560 |
| | | 3 % | 0.853 | 2.720 | 4.560 | 6.293 | 9.493 |
| | | 4 % | 0.860 | 2.640 | 4.320 | 5.880 | 8.660 |
| | | 5 % | 0.848 | 2.560 | 4.128 | 5.552 | 7.984 |
| | | 10 % | 0.808 | 2.216 | 3.392 | 4.368 | 5.912 |
| | | 15 % | 0.784 | 1.979 | 2.907 | 3.653 | 4.784 |
| | | 20 % | 0.756 | 1.792 | 2.564 | 3.164 | 4.056 |
| | | 25 % | 0.739 | 1.642 | 2.301 | 2.806 | 3.542 |
| | | 30 % | 0.723 | 1.523 | 2.096 | 2.528 | 3.155 |
| | | 35 % | 0.709 | 1.422 | 1.929 | 2.309 | 2.855 |
| | | 40 % | 0.698 | 1.336 | 1.792 | 2.130 | 2.612 |
| | | 45 % | 0.692 | 1.262 | 1.675 | 1.979 | 2.412 |
| | | 50 % | 0.688 | 1.200 | 1.576 | 1.853 | 2.245 |
| | | 55 % | 0.688 | 1.145 | 1.491 | 1.744 | 2.102 |
| | | 60 % | 0.692 | 1.097 | 1.417 | 1.651 | 1.980 |
| | | 65 % | 0.700 | 1.056 | 1.353 | 1.568 | 1.873 |
| 70 % | 0.718 | 1.019 | 1.296 | 1.497 | 1.781 | | |

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| Building Class | Deductible | 75 % | N/A | 0.989 | 1.246 | 1.434 | 1.698 |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 250,000 | 1 % | 0.880 | 3.040 | 5.440 | 7.920 | 13.440 |
| | | 2 % | 0.840 | 2.920 | 5.080 | 7.280 | 11.640 |
| | | 3 % | 0.853 | 2.800 | 4.800 | 6.747 | 10.400 |
| | | 4 % | 0.840 | 2.700 | 4.540 | 6.300 | 9.440 |
| | | 5 % | 0.832 | 2.624 | 4.336 | 5.904 | 8.688 |
| | | 10 % | 0.800 | 2.272 | 3.528 | 4.608 | 6.344 |
| | | 15 % | 0.773 | 2.011 | 3.013 | 3.829 | 5.099 |
| | | 20 % | 0.748 | 1.816 | 2.644 | 3.300 | 4.296 |
| | | 25 % | 0.726 | 1.664 | 2.365 | 2.915 | 3.738 |
| | | 30 % | 0.709 | 1.536 | 2.149 | 2.621 | 3.317 |
| | | 35 % | 0.697 | 1.433 | 1.973 | 2.386 | 2.992 |
| | | 40 % | 0.686 | 1.344 | 1.828 | 2.196 | 2.732 |
| | | 45 % | 0.679 | 1.269 | 1.707 | 2.037 | 2.517 |
| | | 50 % | 0.677 | 1.205 | 1.605 | 1.904 | 2.339 |
| | | 55 % | 0.676 | 1.149 | 1.516 | 1.789 | 2.186 |
| | | 60 % | 0.680 | 1.100 | 1.439 | 1.691 | 2.056 |
| 65 % | 0.689 | 1.057 | 1.371 | 1.605 | 1.943 | | |
| 70 % | 0.706 | 1.019 | 1.312 | 1.529 | 1.845 | | |
| 75 % | N/A | 0.988 | 1.260 | 1.463 | 1.758 | | |

Table 75.#72 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | | 4C and 4D | \$ 500,000 | 1 % | 0.560 | 1.200 |
| 2 % | 0.520 | 1.200 | | | 2.120 | 3.080 | 5.280 |
| 3 % | 0.533 | 1.173 | | | 2.027 | 2.960 | 4.880 |
| 4 % | 0.540 | 1.160 | | | 1.980 | 2.820 | 4.560 |
| 5 % | 0.528 | 1.152 | | | 1.920 | 2.720 | 4.304 |
| 10 % | 0.536 | 1.064 | | | 1.696 | 2.304 | 3.392 |
| 15 % | 0.533 | 0.992 | | | 1.531 | 2.016 | 2.853 |
| 20 % | 0.532 | 0.936 | | | 1.400 | 1.808 | 2.484 |
| 25 % | 0.538 | 0.886 | | | 1.296 | 1.645 | 2.214 |
| 30 % | 0.541 | 0.845 | | | 1.208 | 1.517 | 2.008 |
| 35 % | 0.549 | 0.809 | | | 1.136 | 1.410 | 1.842 |
| 40 % | 0.560 | 0.780 | | | 1.076 | 1.322 | 1.706 |
| 45 % | 0.576 | 0.754 | | | 1.024 | 1.246 | 1.593 |
| 50 % | N/A | 0.731 | | | 0.979 | 1.182 | 1.498 |
| 55 % | N/A | 0.719 | | | 0.940 | 1.127 | 1.415 |
| 60 % | N/A | 0.712 | | | 0.905 | 1.079 | 1.344 |
| 65 % | N/A | 0.708 | 0.876 | 1.036 | 1.282 | | |
| 70 % | N/A | 0.709 | 0.851 | 1.000 | 1.229 | | |
| 75 % | N/A | 0.716 | 0.831 | 0.969 | 1.182 | | |

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| | | | | | | | |
|-----------------------------|------------|-------|-------|-------|-------|-------|-------|
| 2A, 2B, 3A, 3B and 4A | \$ 500,000 | 1 % | 0.400 | 1.200 | 2.640 | 4.480 | 9.920 |
| | | 2 % | 0.400 | 1.200 | 2.520 | 4.200 | 8.760 |
| | | 3 % | 0.373 | 1.147 | 2.400 | 3.973 | 7.920 |
| | | 4 % | 0.380 | 1.140 | 2.300 | 3.740 | 7.260 |
| | | 5 % | 0.384 | 1.104 | 2.224 | 3.552 | 6.688 |
| | | 10 % | 0.376 | 1.000 | 1.880 | 2.856 | 4.920 |
| | | 15 % | 0.373 | 0.912 | 1.643 | 2.411 | 3.941 |
| | | 20 % | 0.372 | 0.844 | 1.468 | 2.096 | 3.312 |
| | | 25 % | 0.371 | 0.787 | 1.328 | 1.859 | 2.867 |
| | | 30 % | 0.373 | 0.741 | 1.216 | 1.677 | 2.536 |
| | | 35 % | 0.377 | 0.699 | 1.125 | 1.531 | 2.279 |
| | | 40 % | 0.382 | 0.664 | 1.048 | 1.410 | 2.074 |
| | | 45 % | 0.391 | 0.635 | 0.983 | 1.310 | 1.906 |
| | | 50 % | N/A | 0.608 | 0.928 | 1.226 | 1.765 |
| | | 55 % | N/A | 0.593 | 0.879 | 1.152 | 1.645 |
| | | 60 % | N/A | 0.584 | 0.837 | 1.089 | 1.543 |
| 65 % | N/A | 0.578 | 0.800 | 1.034 | 1.454 | | |
| 70 % | N/A | 0.577 | 0.769 | 0.986 | 1.377 | | |
| 75 % | N/A | 0.582 | 0.741 | 0.944 | 1.309 | | |

Table 75.#73 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 500,000 | 1 % | 0.560 | 1.520 | 2.960 | 4.560 | 8.560 |
| | | 2 % | 0.560 | 1.520 | 2.840 | 4.320 | 7.760 |
| | | 3 % | 0.587 | 1.493 | 2.720 | 4.107 | 7.147 |
| | | 4 % | 0.580 | 1.460 | 2.640 | 3.920 | 6.660 |
| | | 5 % | 0.576 | 1.424 | 2.560 | 3.760 | 6.224 |
| | | 10 % | 0.568 | 1.304 | 2.216 | 3.128 | 4.816 |
| | | 15 % | 0.571 | 1.211 | 1.979 | 2.699 | 3.984 |
| | | 20 % | 0.568 | 1.132 | 1.792 | 2.392 | 3.428 |
| | | 25 % | 0.570 | 1.062 | 1.642 | 2.157 | 3.024 |
| | | 30 % | 0.573 | 1.008 | 1.523 | 1.971 | 2.715 |
| | | 35 % | 0.581 | 0.958 | 1.422 | 1.819 | 2.473 |
| | | 40 % | 0.590 | 0.918 | 1.336 | 1.694 | 2.274 |
| | | 45 % | 0.604 | 0.880 | 1.262 | 1.588 | 2.108 |
| | | 50 % | N/A | 0.850 | 1.200 | 1.496 | 1.971 |
| | | 55 % | N/A | 0.833 | 1.145 | 1.417 | 1.852 |
| | | 60 % | N/A | 0.821 | 1.097 | 1.349 | 1.749 |
| 65 % | N/A | 0.814 | 1.056 | 1.289 | 1.660 | | |
| 70 % | N/A | 0.813 | 1.019 | 1.237 | 1.582 | | |
| 75 % | N/A | 0.819 | 0.989 | 1.191 | 1.514 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 0.560 | 1.520 | 3.040 | 4.800 | 9.280 |
| | | 2 % | 0.560 | 1.520 | 2.920 | 4.560 | 8.400 |
| | | 3 % | 0.560 | 1.493 | 2.800 | 4.320 | 7.707 |
| | | 4 % | 0.560 | 1.460 | 2.700 | 4.100 | 7.160 |

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| | | | | | | | |
|-----------|------------|-------|-------|-------|-------|-------|-------|
| 4B and 5A | \$ 500,000 | 5 % | 0.560 | 1.440 | 2.624 | 3.920 | 6.672 |
| | | 10 % | 0.560 | 1.312 | 2.272 | 3.240 | 5.104 |
| | | 15 % | 0.555 | 1.211 | 2.011 | 2.789 | 4.197 |
| | | 20 % | 0.556 | 1.128 | 1.816 | 2.460 | 3.592 |
| | | 25 % | 0.557 | 1.059 | 1.664 | 2.211 | 3.158 |
| | | 30 % | 0.560 | 1.003 | 1.536 | 2.016 | 2.827 |
| | | 35 % | 0.567 | 0.953 | 1.433 | 1.856 | 2.567 |
| | | 40 % | 0.576 | 0.910 | 1.344 | 1.724 | 2.354 |
| | | 45 % | 0.592 | 0.873 | 1.269 | 1.612 | 2.180 |
| | | 50 % | N/A | 0.842 | 1.205 | 1.518 | 2.034 |
| | | 55 % | N/A | 0.825 | 1.149 | 1.437 | 1.908 |
| | | 60 % | N/A | 0.813 | 1.100 | 1.365 | 1.800 |
| | | 65 % | N/A | 0.806 | 1.057 | 1.303 | 1.706 |
| | | 70 % | N/A | 0.805 | 1.019 | 1.249 | 1.624 |
| 75 % | N/A | 0.812 | 0.988 | 1.202 | 1.551 | | |

Table 75.#74 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 750,000 | 1 % | 0.560 | 0.880 | 1.600 | 2.400 | 4.560 |
| | | 2 % | 0.560 | 0.840 | 1.520 | 2.320 | 4.280 |
| | | 3 % | 0.560 | 0.853 | 1.493 | 2.240 | 4.027 |
| | | 4 % | 0.560 | 0.840 | 1.460 | 2.180 | 3.800 |
| | | 5 % | 0.560 | 0.832 | 1.440 | 2.112 | 3.616 |
| | | 10 % | 0.568 | 0.784 | 1.304 | 1.848 | 2.936 |
| | | 15 % | 0.581 | 0.752 | 1.200 | 1.648 | 2.507 |
| | | 20 % | 0.604 | 0.720 | 1.116 | 1.500 | 2.208 |
| | | 25 % | N/A | 0.694 | 1.046 | 1.382 | 1.984 |
| | | 30 % | N/A | 0.677 | 0.989 | 1.288 | 1.811 |
| | | 35 % | N/A | 0.665 | 0.939 | 1.207 | 1.669 |
| | | 40 % | N/A | 0.654 | 0.896 | 1.138 | 1.552 |
| | | 45 % | N/A | 0.647 | 0.860 | 1.081 | 1.454 |
| | | 50 % | N/A | 0.642 | 0.829 | 1.030 | 1.371 |
| | | 55 % | N/A | 0.640 | 0.801 | 0.988 | 1.300 |
| | | 60 % | N/A | 0.641 | 0.779 | 0.951 | 1.239 |
| | | 65 % | N/A | 0.647 | 0.759 | 0.917 | 1.185 |
| 70 % | N/A | 0.659 | 0.745 | 0.889 | 1.138 | | |
| 75 % | N/A | 0.679 | 0.734 | 0.866 | 1.098 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 0.320 | 0.800 | 1.680 | 3.040 | 7.280 |
| | | 2 % | 0.360 | 0.760 | 1.640 | 2.880 | 6.600 |
| | | 3 % | 0.347 | 0.747 | 1.573 | 2.747 | 6.080 |
| | | 4 % | 0.360 | 0.720 | 1.540 | 2.620 | 5.640 |
| | | 5 % | 0.368 | 0.720 | 1.488 | 2.528 | 5.264 |
| | | 10 % | 0.368 | 0.672 | 1.312 | 2.112 | 4.008 |
| | | 15 % | 0.373 | 0.629 | 1.179 | 1.824 | 3.275 |
| | | 20 % | 0.384 | 0.592 | 1.076 | 1.616 | 2.788 |

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| | | | | | | | |
|-----------------------------|------------|------|-----|-------|-------|-------|-------|
| 2A, 2B, 3A, 3B and 4A | \$ 750,000 | 25 % | N/A | 0.563 | 0.989 | 1.456 | 2.435 |
| | | 30 % | N/A | 0.544 | 0.920 | 1.328 | 2.171 |
| | | 35 % | N/A | 0.530 | 0.859 | 1.223 | 1.961 |
| | | 40 % | N/A | 0.518 | 0.810 | 1.136 | 1.792 |
| | | 45 % | N/A | 0.507 | 0.766 | 1.063 | 1.653 |
| | | 50 % | N/A | 0.501 | 0.730 | 1.000 | 1.538 |
| | | 55 % | N/A | 0.497 | 0.697 | 0.945 | 1.437 |
| | | 60 % | N/A | 0.496 | 0.669 | 0.899 | 1.352 |
| | | 65 % | N/A | 0.500 | 0.645 | 0.858 | 1.278 |
| | | 70 % | N/A | 0.507 | 0.624 | 0.822 | 1.213 |
| | | 75 % | N/A | 0.524 | 0.608 | 0.790 | 1.155 |

Table 75.#75 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 750,000 | 1 % | 0.560 | 1.040 | 2.000 | 3.280 | 6.720 |
| | | 2 % | 0.560 | 1.040 | 1.960 | 3.160 | 6.200 |
| | | 3 % | 0.560 | 1.013 | 1.920 | 3.040 | 5.787 |
| | | 4 % | 0.580 | 1.000 | 1.880 | 2.940 | 5.440 |
| | | 5 % | 0.576 | 0.992 | 1.840 | 2.832 | 5.152 |
| | | 10 % | 0.576 | 0.928 | 1.648 | 2.440 | 4.096 |
| | | 15 % | 0.592 | 0.880 | 1.499 | 2.155 | 3.451 |
| | | 20 % | 0.608 | 0.836 | 1.384 | 1.940 | 3.000 |
| | | 25 % | N/A | 0.800 | 1.286 | 1.770 | 2.669 |
| | | 30 % | N/A | 0.779 | 1.208 | 1.635 | 2.413 |
| | | 35 % | N/A | 0.759 | 1.141 | 1.522 | 2.208 |
| | | 40 % | N/A | 0.744 | 1.082 | 1.426 | 2.040 |
| | | 45 % | N/A | 0.732 | 1.031 | 1.346 | 1.899 |
| | | 50 % | N/A | 0.725 | 0.987 | 1.275 | 1.779 |
| | | 55 % | N/A | 0.720 | 0.950 | 1.215 | 1.677 |
| | | 60 % | N/A | 0.720 | 0.917 | 1.161 | 1.588 |
| | | 65 % | N/A | 0.725 | 0.889 | 1.115 | 1.511 |
| 70 % | N/A | 0.736 | 0.865 | 1.075 | 1.443 | | |
| 75 % | N/A | 0.757 | 0.847 | 1.040 | 1.383 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 750,000 | 1 % | 0.560 | 1.040 | 2.080 | 3.440 | 7.200 |
| | | 2 % | 0.560 | 1.040 | 2.000 | 3.280 | 6.640 |
| | | 3 % | 0.560 | 1.013 | 1.947 | 3.147 | 6.187 |
| | | 4 % | 0.560 | 1.000 | 1.900 | 3.040 | 5.800 |
| | | 5 % | 0.560 | 0.976 | 1.856 | 2.928 | 5.456 |
| | | 10 % | 0.568 | 0.920 | 1.664 | 2.504 | 4.312 |
| | | 15 % | 0.576 | 0.869 | 1.509 | 2.203 | 3.605 |
| | | 20 % | 0.596 | 0.828 | 1.392 | 1.976 | 3.120 |
| | | 25 % | N/A | 0.790 | 1.293 | 1.798 | 2.768 |
| | | 30 % | N/A | 0.768 | 1.208 | 1.656 | 2.493 |
| | | 35 % | N/A | 0.750 | 1.138 | 1.538 | 2.274 |
| 40 % | N/A | 0.734 | 1.080 | 1.440 | 2.098 | | |

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| | | | | | | |
|--|------|-----|-------|-------|-------|-------|
| | 45 % | N/A | 0.722 | 1.028 | 1.356 | 1.948 |
| | 50 % | N/A | 0.714 | 0.984 | 1.283 | 1.824 |
| | 55 % | N/A | 0.710 | 0.945 | 1.220 | 1.716 |
| | 60 % | N/A | 0.709 | 0.912 | 1.167 | 1.623 |
| | 65 % | N/A | 0.715 | 0.882 | 1.119 | 1.542 |
| | 70 % | N/A | 0.726 | 0.858 | 1.078 | 1.471 |
| | 75 % | N/A | 0.748 | 0.841 | 1.042 | 1.409 |

Table 75.#76 Sub-limit Factors — Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|--------------|-----------|----------------------|-------------------------|-------------------------|--------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001—\$3,500,000 | \$3,500,001—\$5,500,000 | \$5,500,001—\$10,000,000 | More Than \$10,000,000 |
| 1C and 1D | \$ 1,000,000 | 1 % | N/A | 0.720 | 1.200 | 1.920 | 3.840 |
| | | 2 % | N/A | 0.680 | 1.200 | 1.880 | 3.640 |
| | | 3 % | N/A | 0.693 | 1.173 | 1.813 | 3.440 |
| | | 4 % | N/A | 0.680 | 1.160 | 1.780 | 3.280 |
| | | 5 % | N/A | 0.672 | 1.152 | 1.728 | 3.136 |
| | | 10 % | N/A | 0.656 | 1.064 | 1.544 | 2.600 |
| | | 15 % | N/A | 0.640 | 0.992 | 1.403 | 2.251 |
| | | 20 % | N/A | 0.624 | 0.936 | 1.292 | 2.000 |
| | | 25 % | N/A | 0.614 | 0.886 | 1.200 | 1.808 |
| | | 30 % | N/A | 0.605 | 0.845 | 1.125 | 1.659 |
| | | 35 % | N/A | 0.601 | 0.809 | 1.063 | 1.534 |
| | | 40 % | N/A | 0.598 | 0.780 | 1.008 | 1.432 |
| | | 45 % | N/A | 0.596 | 0.754 | 0.964 | 1.348 |
| | | 50 % | N/A | 0.598 | 0.731 | 0.923 | 1.274 |
| | | 55 % | N/A | 0.602 | 0.713 | 0.889 | 1.210 |
| | | 60 % | N/A | 0.612 | 0.697 | 0.859 | 1.156 |
| | | 65 % | N/A | 0.625 | 0.686 | 0.833 | 1.109 |
| 70 % | N/A | 0.650 | 0.679 | 0.811 | 1.066 | | |
| 75 % | N/A | N/A | 0.690 | 0.794 | 1.030 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001—\$3,500,000 | \$3,500,001—\$5,500,000 | \$5,500,001—\$10,000,000 | More Than \$10,000,000 |
| 2A, 2B, 3A, 3B and 4A | \$ 1,000,000 | 1 % | N/A | 0.560 | 1.200 | 2.240 | 5.680 |
| | | 2 % | N/A | 0.560 | 1.200 | 2.160 | 5.240 |
| | | 3 % | N/A | 0.560 | 1.147 | 2.053 | 4.880 |
| | | 4 % | N/A | 0.540 | 1.140 | 2.000 | 4.580 |
| | | 5 % | N/A | 0.544 | 1.104 | 1.920 | 4.320 |
| | | 10 % | N/A | 0.520 | 1.000 | 1.656 | 3.384 |
| | | 15 % | N/A | 0.501 | 0.912 | 1.461 | 2.811 |
| | | 20 % | N/A | 0.484 | 0.844 | 1.312 | 2.416 |
| | | 25 % | N/A | 0.474 | 0.787 | 1.197 | 2.128 |
| | | 30 % | N/A | 0.461 | 0.741 | 1.101 | 1.907 |
| | | 35 % | N/A | 0.455 | 0.699 | 1.022 | 1.733 |
| | | 40 % | N/A | 0.450 | 0.664 | 0.956 | 1.590 |
| | | 45 % | N/A | 0.446 | 0.635 | 0.900 | 1.472 |
| | | 50 % | N/A | 0.446 | 0.608 | 0.851 | 1.371 |
| | | 55 % | N/A | 0.448 | 0.585 | 0.809 | 1.286 |
| 60 % | N/A | 0.453 | 0.565 | 0.773 | 1.212 | | |

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| | | | | | | |
|--|------|-----|-------|-------|-------|-------|
| | 65 % | N/A | 0.463 | 0.550 | 0.741 | 1.148 |
| | 70 % | N/A | 0.480 | 0.537 | 0.713 | 1.093 |
| | 75 % | N/A | N/A | 0.543 | 0.689 | 1.043 |

Table 75.#77 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------------------|--------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 3C, 4C, 4D, 5B, 5C and 5AA | \$ 1,000,000 | 1 % | N/A | 0.800 | 1.520 | 2.560 | 5.520 |
| | | 2 % | N/A | 0.800 | 1.520 | 2.480 | 5.160 |
| | | 3 % | N/A | 0.773 | 1.493 | 2.400 | 4.880 |
| | | 4 % | N/A | 0.780 | 1.460 | 2.340 | 4.620 |
| | | 5 % | N/A | 0.768 | 1.424 | 2.272 | 4.400 |
| | | 10 % | N/A | 0.744 | 1.304 | 2.000 | 3.576 |
| | | 15 % | N/A | 0.725 | 1.211 | 1.792 | 3.056 |
| | | 20 % | N/A | 0.704 | 1.132 | 1.636 | 2.680 |
| | | 25 % | N/A | 0.691 | 1.062 | 1.507 | 2.403 |
| | | 30 % | N/A | 0.680 | 1.008 | 1.403 | 2.181 |
| | | 35 % | N/A | 0.670 | 0.958 | 1.314 | 2.005 |
| | | 40 % | N/A | 0.664 | 0.918 | 1.240 | 1.860 |
| | | 45 % | N/A | 0.661 | 0.880 | 1.175 | 1.737 |
| | | 50 % | N/A | 0.661 | 0.850 | 1.120 | 1.632 |
| | | 55 % | N/A | 0.663 | 0.823 | 1.072 | 1.542 |
| | | 60 % | N/A | 0.672 | 0.800 | 1.029 | 1.464 |
| 65 % | N/A | 0.686 | 0.782 | 0.993 | 1.396 | | |
| 70 % | N/A | 0.710 | 0.769 | 0.961 | 1.336 | | |
| 75 % | N/A | N/A | 0.778 | 0.935 | 1.284 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| 4B and 5A | \$ 1,000,000 | 1 % | N/A | 0.800 | 1.520 | 2.640 | 5.840 |
| | | 2 % | N/A | 0.760 | 1.520 | 2.560 | 5.480 |
| | | 3 % | N/A | 0.773 | 1.493 | 2.453 | 5.147 |
| | | 4 % | N/A | 0.760 | 1.460 | 2.380 | 4.860 |
| | | 5 % | N/A | 0.768 | 1.440 | 2.320 | 4.624 |
| | | 10 % | N/A | 0.736 | 1.312 | 2.032 | 3.736 |
| | | 15 % | N/A | 0.715 | 1.211 | 1.819 | 3.168 |
| | | 20 % | N/A | 0.692 | 1.128 | 1.652 | 2.772 |
| | | 25 % | N/A | 0.678 | 1.059 | 1.520 | 2.474 |
| | | 30 % | N/A | 0.667 | 1.003 | 1.413 | 2.243 |
| | | 35 % | N/A | 0.658 | 0.953 | 1.321 | 2.055 |
| | | 40 % | N/A | 0.652 | 0.910 | 1.244 | 1.902 |
| | | 45 % | N/A | 0.649 | 0.873 | 1.179 | 1.774 |
| | | 50 % | N/A | 0.648 | 0.842 | 1.122 | 1.664 |
| | | 55 % | N/A | 0.652 | 0.815 | 1.072 | 1.569 |
| | | 60 % | N/A | 0.660 | 0.792 | 1.028 | 1.489 |
| 65 % | N/A | 0.673 | 0.773 | 0.991 | 1.418 | | |
| 70 % | N/A | 0.698 | 0.760 | 0.959 | 1.355 | | |
| 75 % | N/A | N/A | 0.769 | 0.931 | 1.301 | | |

Table 75.#78 Sub-limit Factors – Deductible Tier 3

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| A1 | \$ 500 | 1 % | 9.682 | 11.242 | 11.727 | 11.970 |
| | | 2 | 9.162 | 10.647 | 11.109 | 11.341 |
| | | 3 | 8.676 | 10.090 | 10.531 | 10.752 |
| | | 4 | 8.222 | 9.569 | 9.989 | 10.200 |
| | | 5 | 7.799 | 9.082 | 9.482 | 9.683 |
| | | 10 | 6.069 | 7.082 | 7.399 | 7.558 |
| | | 15 | 4.849 | 5.658 | 5.913 | 6.041 |
| | | 20 | 3.985 | 4.644 | 4.852 | 4.956 |
| | | 25 | 3.367 | 3.915 | 4.087 | 4.174 |
| | | 30 | 2.914 | 3.378 | 3.525 | 3.598 |
| | | 35 | 2.569 | 2.972 | 3.099 | 3.163 |
| | | 40 | 2.296 | 2.653 | 2.765 | 2.821 |
| | | 45 | 2.074 | 2.393 | 2.493 | 2.544 |
| | | 50 | 1.887 | 2.177 | 2.268 | 2.313 |
| | | 55 | 1.729 | 1.994 | 2.077 | 2.119 |
| | | 60 | 1.596 | 1.838 | 1.915 | 1.953 |
| 65 | 1.483 | 1.706 | 1.777 | 1.812 | | |
| 70 | 1.386 | 1.594 | 1.659 | 1.692 | | |
| 75 | 1.302 | 1.496 | 1.557 | 1.588 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| B1 and C1 | \$ 500 | 1 % | 9.055 | 10.433 | 10.860 | 11.074 |
| | | 2 | 8.594 | 9.908 | 10.315 | 10.520 |
| | | 3 | 8.163 | 9.415 | 9.804 | 9.999 |
| | | 4 | 7.758 | 8.954 | 9.325 | 9.511 |
| | | 5 | 7.380 | 8.521 | 8.875 | 9.053 |
| | | 10 | 5.824 | 6.731 | 7.014 | 7.157 |
| | | 15 | 4.709 | 5.440 | 5.669 | 5.784 |
| | | 20 | 3.907 | 4.506 | 4.694 | 4.789 |
| | | 25 | 3.322 | 3.823 | 3.980 | 4.059 |
| | | 30 | 2.885 | 3.313 | 3.447 | 3.514 |
| | | 35 | 2.548 | 2.921 | 3.037 | 3.096 |
| | | 40 | 2.280 | 2.609 | 2.713 | 2.765 |
| | | 45 | 2.059 | 2.355 | 2.448 | 2.494 |
| | | 50 | 1.874 | 2.142 | 2.226 | 2.269 |
| | | 55 | 1.717 | 1.962 | 2.039 | 2.078 |
| | | 60 | 1.584 | 1.809 | 1.879 | 1.915 |
| 65 | 1.470 | 1.678 | 1.743 | 1.776 | | |
| 70 | 1.373 | 1.566 | 1.627 | 1.657 | | |
| 75 | 1.289 | 1.469 | 1.526 | 1.554 | | |

Table 75.#1 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | 1 % | 8.632 | 9.923 | 10.324 | 10.524 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| D1, D2, D3 and E1 | \$ 500 | 2 | 8.200 | 9.431 | 9.813 | 10.005 |
| | | 3 | 7.795 | 8.970 | 9.334 | 9.517 |
| | | 4 | 7.416 | 8.537 | 8.885 | 9.059 |
| | | 5 | 7.061 | 8.131 | 8.463 | 8.630 |
| | | 10 | 5.598 | 6.451 | 6.716 | 6.850 |
| | | 15 | 4.548 | 5.236 | 5.451 | 5.559 |
| | | 20 | 3.790 | 4.355 | 4.532 | 4.620 |
| | | 25 | 3.235 | 3.708 | 3.856 | 3.930 |
| | | 30 | 2.819 | 3.223 | 3.350 | 3.413 |
| | | 35 | 2.497 | 2.849 | 2.959 | 3.015 |
| | | 40 | 2.239 | 2.551 | 2.649 | 2.698 |
| | | 45 | 2.027 | 2.307 | 2.395 | 2.439 |
| | | 50 | 1.848 | 2.102 | 2.182 | 2.222 |
| | | 55 | 1.695 | 1.928 | 2.001 | 2.037 |
| | | 60 | 1.566 | 1.780 | 1.846 | 1.880 |
| | | 65 | 1.455 | 1.652 | 1.714 | 1.745 |
| | | 70 | 1.360 | 1.543 | 1.601 | 1.630 |
| 75 | 1.277 | 1.449 | 1.502 | 1.529 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| E2 and E3 | \$ 500 | 1 % | 7.393 | 8.438 | 8.762 | 8.925 |
| | | 2 | 7.042 | 8.040 | 8.349 | 8.504 |
| | | 3 | 6.714 | 7.666 | 7.961 | 8.109 |
| | | 4 | 6.406 | 7.315 | 7.597 | 7.738 |
| | | 5 | 6.118 | 6.985 | 7.255 | 7.390 |
| | | 10 | 4.926 | 5.620 | 5.836 | 5.944 |
| | | 15 | 4.066 | 4.628 | 4.803 | 4.891 |
| | | 20 | 3.440 | 3.903 | 4.048 | 4.120 |
| | | 25 | 2.977 | 3.366 | 3.488 | 3.549 |
| | | 30 | 2.626 | 2.959 | 3.064 | 3.116 |
| | | 35 | 2.349 | 2.641 | 2.733 | 2.778 |
| | | 40 | 2.125 | 2.385 | 2.466 | 2.506 |
| | | 45 | 1.936 | 2.171 | 2.244 | 2.280 |
| | | 50 | 1.776 | 1.989 | 2.056 | 2.089 |
| | | 55 | 1.637 | 1.833 | 1.894 | 1.924 |
| | | 60 | 1.517 | 1.698 | 1.754 | 1.782 |
| | | 65 | 1.414 | 1.581 | 1.633 | 1.659 |
| 70 | 1.324 | 1.479 | 1.527 | 1.552 | | |
| 75 | 1.245 | 1.390 | 1.435 | 1.458 | | |

Table 75.#2 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | 1 % | 7.705 | 10.436 | 11.362 | 11.839 |
| | | 2 | 7.283 | 9.880 | 10.761 | 11.216 |
| | | 3 | 6.890 | 9.359 | 10.199 | 10.632 |
| | | 4 | 6.524 | 8.873 | 9.673 | 10.086 |
| | | 5 | 6.183 | 8.418 | 9.181 | 9.575 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| A1 | \$ 1,000 | 10 | 4.803 | 6.557 | 7.160 | 7.472 |
| | | 15 | 3.842 | 5.238 | 5.721 | 5.971 |
| | | 20 | 3.169 | 4.302 | 4.695 | 4.900 |
| | | 25 | 2.690 | 3.631 | 3.957 | 4.127 |
| | | 30 | 2.339 | 3.137 | 3.414 | 3.559 |
| | | 35 | 2.069 | 2.763 | 3.003 | 3.128 |
| | | 40 | 1.854 | 2.468 | 2.680 | 2.791 |
| | | 45 | 1.677 | 2.227 | 2.418 | 2.517 |
| | | 50 | 1.527 | 2.027 | 2.199 | 2.289 |
| | | 55 | 1.401 | 1.857 | 2.014 | 2.096 |
| | | 60 | 1.294 | 1.713 | 1.857 | 1.932 |
| | | 65 | 1.205 | 1.590 | 1.724 | 1.793 |
| | | 70 | 1.128 | 1.486 | 1.610 | 1.674 |
| | | 75 | 1.061 | 1.396 | 1.511 | 1.572 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| B1 and C1 | \$ 1,000 | 1 % | 7.299 | 9.722 | 10.538 | 10.958 |
| | | 2 | 6.923 | 9.230 | 10.008 | 10.409 |
| | | 3 | 6.571 | 8.768 | 9.511 | 9.894 |
| | | 4 | 6.242 | 8.336 | 9.045 | 9.411 |
| | | 5 | 5.935 | 7.931 | 8.608 | 8.957 |
| | | 10 | 4.681 | 6.262 | 6.801 | 7.080 |
| | | 15 | 3.791 | 5.062 | 5.497 | 5.722 |
| | | 20 | 3.157 | 4.196 | 4.553 | 4.738 |
| | | 25 | 2.695 | 3.563 | 3.862 | 4.016 |
| | | 30 | 2.350 | 3.091 | 3.346 | 3.478 |
| | | 35 | 2.082 | 2.728 | 2.949 | 3.064 |
| | | 40 | 1.866 | 2.439 | 2.635 | 2.737 |
| | | 45 | 1.687 | 2.202 | 2.378 | 2.469 |
| | | 50 | 1.537 | 2.003 | 2.163 | 2.246 |
| | | 55 | 1.409 | 1.835 | 1.981 | 2.057 |
| | | 60 | 1.301 | 1.692 | 1.826 | 1.896 |
| 65 | 1.209 | 1.570 | 1.694 | 1.758 | | |
| 70 | 1.131 | 1.466 | 1.581 | 1.641 | | |
| 75 | 1.062 | 1.376 | 1.483 | 1.539 | | |

Table 75.#3 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| D1, D2, | | 1 % | 6.985 | 9.257 | 10.022 | 10.416 |
| | | 2 | 6.632 | 8.796 | 9.526 | 9.901 |
| | | 3 | 6.301 | 8.363 | 9.060 | 9.418 |
| | | 4 | 5.992 | 7.958 | 8.623 | 8.965 |
| | | 5 | 5.704 | 7.578 | 8.213 | 8.540 |
| | | 10 | 4.523 | 6.010 | 6.516 | 6.778 |
| | | 15 | 3.684 | 4.880 | 5.289 | 5.501 |
| | | 20 | 3.083 | 4.062 | 4.398 | 4.572 |
| | | 25 | 2.643 | 3.463 | 3.744 | 3.890 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| D3 and E1 | \$ 1,000 | 30 | 2.313 | 3.014 | 3.254 | 3.379 |
| | | 35 | 2.055 | 2.667 | 2.876 | 2.985 |
| | | 40 | 1.847 | 2.390 | 2.575 | 2.672 |
| | | 45 | 1.674 | 2.162 | 2.329 | 2.415 |
| | | 50 | 1.527 | 1.970 | 2.122 | 2.200 |
| | | 55 | 1.402 | 1.808 | 1.946 | 2.018 |
| | | 60 | 1.297 | 1.669 | 1.796 | 1.862 |
| | | 65 | 1.207 | 1.550 | 1.668 | 1.728 |
| | | 70 | 1.129 | 1.449 | 1.558 | 1.614 |
| | | 75 | 1.061 | 1.360 | 1.462 | 1.515 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| E2 and E3 | \$ 1,000 | 1 % | 6.057 | 7.899 | 8.518 | 8.837 |
| | | 2 | 5.770 | 7.525 | 8.116 | 8.421 |
| | | 3 | 5.501 | 7.174 | 7.739 | 8.029 |
| | | 4 | 5.250 | 6.846 | 7.384 | 7.662 |
| | | 5 | 5.015 | 6.537 | 7.052 | 7.317 |
| | | 10 | 4.050 | 5.261 | 5.673 | 5.886 |
| | | 15 | 3.359 | 4.337 | 4.671 | 4.843 |
| | | 20 | 2.859 | 3.664 | 3.939 | 4.081 |
| | | 25 | 2.488 | 3.165 | 3.396 | 3.516 |
| | | 30 | 2.205 | 2.787 | 2.985 | 3.088 |
| | | 35 | 1.981 | 2.490 | 2.664 | 2.754 |
| | | 40 | 1.796 | 2.250 | 2.405 | 2.484 |
| | | 45 | 1.639 | 2.050 | 2.189 | 2.261 |
| | | 50 | 1.505 | 1.879 | 2.006 | 2.071 |
| | | 55 | 1.389 | 1.732 | 1.848 | 1.908 |
| | | 60 | 1.288 | 1.604 | 1.711 | 1.767 |
| 65 | 1.202 | 1.494 | 1.593 | 1.645 | | |
| 70 | 1.127 | 1.399 | 1.491 | 1.539 | | |
| 75 | 1.060 | 1.315 | 1.401 | 1.446 | | |

Table 75.#4 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| A1 | \$ 2,500 | 1 % | 6.861 | 10.325 | 11.242 | 11.630 |
| | | 2 | 6.482 | 9.774 | 10.647 | 11.017 |
| | | 3 | 6.130 | 9.259 | 10.090 | 10.443 |
| | | 4 | 5.802 | 8.777 | 9.569 | 9.905 |
| | | 5 | 5.498 | 8.327 | 9.082 | 9.402 |
| | | 10 | 4.269 | 6.485 | 7.082 | 7.336 |
| | | 15 | 3.420 | 5.181 | 5.658 | 5.862 |
| | | 20 | 2.828 | 4.256 | 4.644 | 4.810 |
| | | 25 | 2.408 | 3.592 | 3.915 | 4.053 |
| | | 30 | 2.098 | 3.104 | 3.378 | 3.495 |
| | | 35 | 1.860 | 2.734 | 2.972 | 3.073 |
| | | 40 | 1.669 | 2.442 | 2.653 | 2.742 |
| | | 45 | 1.510 | 2.205 | 2.393 | 2.473 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| | | 50 | 1.376 | 2.006 | 2.177 | 2.249 |
| | | 55 | 1.263 | 1.838 | 1.994 | 2.060 |
| | | 60 | 1.168 | 1.695 | 1.838 | 1.899 |
| | | 65 | 1.088 | 1.574 | 1.706 | 1.763 |
| | | 70 | 1.020 | 1.471 | 1.594 | 1.646 |
| | | 75 | 0.960 | 1.382 | 1.496 | 1.545 |
| B1 and C1 | \$ 2,500 | 1 % | 6.546 | 9.624 | 10.433 | 10.775 |
| | | 2 | 6.206 | 9.136 | 9.908 | 10.234 |
| | | 3 | 5.890 | 8.679 | 9.415 | 9.727 |
| | | 4 | 5.594 | 8.251 | 8.954 | 9.251 |
| | | 5 | 5.318 | 7.850 | 8.521 | 8.804 |
| | | 10 | 4.195 | 6.197 | 6.731 | 6.958 |
| | | 15 | 3.404 | 5.010 | 5.440 | 5.624 |
| | | 20 | 2.840 | 4.153 | 4.506 | 4.657 |
| | | 25 | 2.431 | 3.528 | 3.823 | 3.949 |
| | | 30 | 2.124 | 3.061 | 3.313 | 3.420 |
| | | 35 | 1.885 | 2.701 | 2.921 | 3.014 |
| | | 40 | 1.691 | 2.415 | 2.609 | 2.692 |
| | | 45 | 1.530 | 2.181 | 2.355 | 2.429 |
| | | 50 | 1.394 | 1.984 | 2.142 | 2.210 |
| | | 55 | 1.278 | 1.818 | 1.962 | 2.024 |
| | | 60 | 1.181 | 1.676 | 1.809 | 1.865 |
| | | 65 | 1.099 | 1.556 | 1.678 | 1.730 |
| 70 | 1.028 | 1.453 | 1.566 | 1.615 | | |
| 75 | 0.966 | 1.363 | 1.469 | 1.514 | | |

Table 75.#5 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-------------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| D1, D2, D3 and E1 | \$ 2,500 | 1 % | 6.278 | 9.165 | 9.923 | 10.244 |
| | | 2 | 5.959 | 8.708 | 9.431 | 9.737 |
| | | 3 | 5.661 | 8.280 | 8.970 | 9.262 |
| | | 4 | 5.384 | 7.878 | 8.537 | 8.815 |
| | | 5 | 5.124 | 7.502 | 8.131 | 8.397 |
| | | 10 | 4.066 | 5.949 | 6.451 | 6.663 |
| | | 15 | 3.318 | 4.831 | 5.236 | 5.408 |
| | | 20 | 2.784 | 4.022 | 4.355 | 4.496 |
| | | 25 | 2.393 | 3.429 | 3.708 | 3.826 |
| | | 30 | 2.099 | 2.985 | 3.223 | 3.324 |
| | | 35 | 1.868 | 2.642 | 2.849 | 2.937 |
| | | 40 | 1.681 | 2.368 | 2.551 | 2.630 |
| | | 45 | 1.524 | 2.142 | 2.307 | 2.377 |
| | | 50 | 1.391 | 1.952 | 2.102 | 2.166 |
| | | 55 | 1.278 | 1.791 | 1.928 | 1.986 |
| | | 60 | 1.182 | 1.654 | 1.780 | 1.833 |
| | | 65 | 1.101 | 1.536 | 1.652 | 1.702 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| | | 70 | 1.031 | 1.435 | 1.543 | 1.589 |
| | | 75 | 0.970 | 1.348 | 1.449 | 1.492 |
| E2 and E3 | \$ 2,500 | 1 % | 5.482 | 7.824 | 8.438 | 8.698 |
| | | 2 | 5.223 | 7.454 | 8.040 | 8.288 |
| | | 3 | 4.981 | 7.107 | 7.666 | 7.902 |
| | | 4 | 4.754 | 6.781 | 7.315 | 7.541 |
| | | 5 | 4.543 | 6.476 | 6.985 | 7.201 |
| | | 10 | 3.676 | 5.212 | 5.620 | 5.793 |
| | | 15 | 3.059 | 4.297 | 4.628 | 4.768 |
| | | 20 | 2.612 | 3.631 | 3.903 | 4.019 |
| | | 25 | 2.281 | 3.137 | 3.366 | 3.464 |
| | | 30 | 2.026 | 2.763 | 2.959 | 3.043 |
| | | 35 | 1.823 | 2.470 | 2.641 | 2.714 |
| | | 40 | 1.655 | 2.232 | 2.385 | 2.449 |
| | | 45 | 1.512 | 2.033 | 2.171 | 2.229 |
| | | 50 | 1.389 | 1.864 | 1.989 | 2.042 |
| | | 55 | 1.282 | 1.718 | 1.833 | 1.882 |
| | | 60 | 1.190 | 1.592 | 1.698 | 1.743 |
| | | 65 | 1.111 | 1.483 | 1.581 | 1.622 |
| 70 | 1.042 | 1.388 | 1.479 | 1.518 | | |
| 75 | 0.981 | 1.305 | 1.390 | 1.426 | | |

Table 75.#6 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| A1 | \$ 5,000 | 1 % | 7.705 | 10.436 | 11.242 | 11.715 |
| | | 2 | 7.283 | 9.880 | 10.647 | 11.098 |
| | | 3 | 6.890 | 9.359 | 10.090 | 10.520 |
| | | 4 | 6.524 | 8.873 | 9.569 | 9.979 |
| | | 5 | 6.183 | 8.418 | 9.082 | 9.472 |
| | | 10 | 4.803 | 6.557 | 7.082 | 7.391 |
| | | 15 | 3.842 | 5.238 | 5.658 | 5.906 |
| | | 20 | 3.169 | 4.302 | 4.644 | 4.846 |
| | | 25 | 2.690 | 3.631 | 3.915 | 4.083 |
| | | 30 | 2.339 | 3.137 | 3.378 | 3.521 |
| | | 35 | 2.069 | 2.763 | 2.972 | 3.096 |
| | | 40 | 1.854 | 2.468 | 2.653 | 2.762 |
| | | 45 | 1.677 | 2.227 | 2.393 | 2.491 |
| | | 50 | 1.527 | 2.027 | 2.177 | 2.265 |
| | | 55 | 1.401 | 1.857 | 1.994 | 2.075 |
| | | 60 | 1.294 | 1.713 | 1.838 | 1.913 |
| | | 65 | 1.205 | 1.590 | 1.706 | 1.775 |
| 70 | 1.128 | 1.486 | 1.594 | 1.658 | | |
| 75 | 1.061 | 1.396 | 1.496 | 1.556 | | |
| | | | Total Property Value | | | |

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| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>\$250,000 Or Less</u> | <u>\$250,001 – \$500,000</u> | <u>\$500,001 – \$1,000,000</u> | <u>More Than \$1,000,000</u> |
|-----------------------|-------------------|------------------|--------------------------|------------------------------|--------------------------------|------------------------------|
| B1 and C1 | \$ 5,000 | 1 % | 7.299 | 9.722 | 10.433 | 10.849 |
| | | 2 | 6.923 | 9.230 | 9.908 | 10.305 |
| | | 3 | 6.571 | 8.768 | 9.415 | 9.794 |
| | | 4 | 6.242 | 8.336 | 8.954 | 9.315 |
| | | 5 | 5.935 | 7.931 | 8.521 | 8.866 |
| | | 10 | 4.681 | 6.262 | 6.731 | 7.007 |
| | | 15 | 3.791 | 5.062 | 5.440 | 5.663 |
| | | 20 | 3.157 | 4.196 | 4.506 | 4.689 |
| | | 25 | 2.695 | 3.563 | 3.823 | 3.976 |
| | | 30 | 2.350 | 3.091 | 3.313 | 3.443 |
| | | 35 | 2.082 | 2.728 | 2.921 | 3.034 |
| | | 40 | 1.866 | 2.439 | 2.609 | 2.710 |
| | | 45 | 1.687 | 2.202 | 2.355 | 2.445 |
| | | 50 | 1.537 | 2.003 | 2.142 | 2.224 |
| | | 55 | 1.409 | 1.835 | 1.962 | 2.037 |
| | | 60 | 1.301 | 1.692 | 1.809 | 1.878 |
| 65 | 1.209 | 1.570 | 1.678 | 1.742 | | |
| 70 | 1.131 | 1.466 | 1.566 | 1.625 | | |
| 75 | 1.062 | 1.376 | 1.469 | 1.524 | | |

Table 75.#7 Sub-limit Factors – Deductible Tier 1

| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|--------------------------------|------------------------------|
| | | | <u>\$250,000 Or Less</u> | <u>\$250,001 – \$500,000</u> | <u>\$500,001 – \$1,000,000</u> | <u>More Than \$1,000,000</u> |
| D1, D2, D3 and E1 | \$ 5,000 | 1 % | 6.985 | 9.257 | 9.923 | 10.313 |
| | | 2 | 6.632 | 8.796 | 9.431 | 9.804 |
| | | 3 | 6.301 | 8.363 | 8.970 | 9.325 |
| | | 4 | 5.992 | 7.958 | 8.537 | 8.876 |
| | | 5 | 5.704 | 7.578 | 8.131 | 8.455 |
| | | 10 | 4.523 | 6.010 | 6.451 | 6.710 |
| | | 15 | 3.684 | 4.880 | 5.236 | 5.446 |
| | | 20 | 3.083 | 4.062 | 4.355 | 4.527 |
| | | 25 | 2.643 | 3.463 | 3.708 | 3.852 |
| | | 30 | 2.313 | 3.014 | 3.223 | 3.346 |
| | | 35 | 2.055 | 2.667 | 2.849 | 2.957 |
| | | 40 | 1.847 | 2.390 | 2.551 | 2.647 |
| | | 45 | 1.674 | 2.162 | 2.307 | 2.393 |
| | | 50 | 1.527 | 1.970 | 2.102 | 2.180 |
| | | 55 | 1.402 | 1.808 | 1.928 | 1.999 |
| | | 60 | 1.297 | 1.669 | 1.780 | 1.845 |
| 65 | 1.207 | 1.550 | 1.652 | 1.713 | | |
| 70 | 1.129 | 1.449 | 1.543 | 1.599 | | |
| 75 | 1.061 | 1.360 | 1.449 | 1.501 | | |
| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | |
| | | | <u>\$250,000 Or Less</u> | <u>\$250,001 – \$500,000</u> | <u>\$500,001 – \$1,000,000</u> | <u>More Than \$1,000,000</u> |
| | | 1 % | 6.057 | 7.899 | 8.438 | 8.754 |
| | | 2 | 5.770 | 7.525 | 8.040 | 8.341 |

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| | | | | | | |
|-----------|----------|-------|-------|-------|-------|-------|
| E2 and E3 | \$ 5,000 | 3 | 5.501 | 7.174 | 7.666 | 7.954 |
| | | 4 | 5.250 | 6.846 | 7.315 | 7.590 |
| | | 5 | 5.015 | 6.537 | 6.985 | 7.248 |
| | | 10 | 4.050 | 5.261 | 5.620 | 5.830 |
| | | 15 | 3.359 | 4.337 | 4.628 | 4.798 |
| | | 20 | 2.859 | 3.664 | 3.903 | 4.044 |
| | | 25 | 2.488 | 3.165 | 3.366 | 3.485 |
| | | 30 | 2.205 | 2.787 | 2.959 | 3.061 |
| | | 35 | 1.981 | 2.490 | 2.641 | 2.730 |
| | | 40 | 1.796 | 2.250 | 2.385 | 2.463 |
| | | 45 | 1.639 | 2.050 | 2.171 | 2.242 |
| | | 50 | 1.505 | 1.879 | 1.989 | 2.054 |
| | | 55 | 1.389 | 1.732 | 1.833 | 1.892 |
| | | 60 | 1.288 | 1.604 | 1.698 | 1.752 |
| | | 65 | 1.202 | 1.494 | 1.581 | 1.631 |
| | | 70 | 1.127 | 1.399 | 1.479 | 1.526 |
| 75 | 1.060 | 1.315 | 1.390 | 1.434 | | |

Table 75.#8 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| A1 | \$ 10,000 | 1 % | 4.819 | 8.977 | 10.436 | 11.665 | 11.883 |
| | | 2 | 4.549 | 8.492 | 9.880 | 11.051 | 11.258 |
| | | 3 | 4.299 | 8.038 | 9.359 | 10.475 | 10.672 |
| | | 4 | 4.068 | 7.616 | 8.873 | 9.936 | 10.124 |
| | | 5 | 3.853 | 7.221 | 8.418 | 9.431 | 9.611 |
| | | 10 | 3.000 | 5.615 | 6.557 | 7.359 | 7.501 |
| | | 15 | 2.422 | 4.487 | 5.238 | 5.880 | 5.994 |
| | | 20 | 2.024 | 3.692 | 4.302 | 4.825 | 4.918 |
| | | 25 | 1.742 | 3.124 | 3.631 | 4.065 | 4.142 |
| | | 30 | 1.531 | 2.707 | 3.137 | 3.506 | 3.572 |
| | | 35 | 1.365 | 2.389 | 2.763 | 3.083 | 3.140 |
| | | 40 | 1.228 | 2.138 | 2.468 | 2.750 | 2.801 |
| | | 45 | 1.114 | 1.931 | 2.227 | 2.481 | 2.526 |
| | | 50 | 1.017 | 1.758 | 2.027 | 2.256 | 2.297 |
| | | 55 | 0.935 | 1.612 | 1.857 | 2.066 | 2.103 |
| | | 60 | 0.868 | 1.488 | 1.713 | 1.905 | 1.939 |
| 65 | 0.811 | 1.383 | 1.590 | 1.768 | 1.799 | | |
| 70 | 0.763 | 1.294 | 1.486 | 1.651 | 1.680 | | |
| 75 | 0.718 | 1.216 | 1.396 | 1.550 | 1.577 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| | | 1 % | 4.707 | 8.431 | 9.722 | 10.806 | 10.997 |
| | | 2 | 4.461 | 7.999 | 9.230 | 10.264 | 10.446 |
| | | 3 | 4.233 | 7.596 | 8.768 | 9.755 | 9.929 |
| | | 4 | 4.020 | 7.218 | 8.336 | 9.278 | 9.444 |
| | | 5 | 3.823 | 6.865 | 7.931 | 8.830 | 8.989 |
| | | 10 | 3.027 | 5.415 | 6.262 | 6.978 | 7.105 |

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| | | | | | | | |
|-----------|-----------|----|-------|-------|-------|-------|-------|
| B1 and C1 | \$ 10,000 | 15 | 2.474 | 4.380 | 5.062 | 5.640 | 5.743 |
| | | 20 | 2.084 | 3.638 | 4.196 | 4.670 | 4.755 |
| | | 25 | 1.799 | 3.097 | 3.563 | 3.960 | 4.031 |
| | | 30 | 1.582 | 2.693 | 3.091 | 3.430 | 3.490 |
| | | 35 | 1.410 | 2.381 | 2.728 | 3.022 | 3.075 |
| | | 40 | 1.268 | 2.132 | 2.439 | 2.700 | 2.746 |
| | | 45 | 1.149 | 1.926 | 2.202 | 2.436 | 2.477 |
| | | 50 | 1.048 | 1.753 | 2.003 | 2.216 | 2.253 |
| | | 55 | 0.963 | 1.607 | 1.835 | 2.029 | 2.064 |
| | | 60 | 0.892 | 1.482 | 1.692 | 1.870 | 1.902 |
| | | 65 | 0.832 | 1.377 | 1.570 | 1.735 | 1.764 |
| | | 70 | 0.780 | 1.286 | 1.466 | 1.619 | 1.646 |
| | | 75 | 0.733 | 1.208 | 1.376 | 1.519 | 1.544 |

Table 75.#9 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| D1, D2, D3 and E1 | \$ 10,000 | 1 % | 4.550 | 8.047 | 9.257 | 10.273 | 10.452 |
| | | 2 | 4.318 | 7.642 | 8.796 | 9.765 | 9.936 |
| | | 3 | 4.103 | 7.263 | 8.363 | 9.288 | 9.451 |
| | | 4 | 3.903 | 6.909 | 7.958 | 8.841 | 8.996 |
| | | 5 | 3.717 | 6.577 | 7.578 | 8.421 | 8.570 |
| | | 10 | 2.965 | 5.214 | 6.010 | 6.683 | 6.802 |
| | | 15 | 2.440 | 4.239 | 4.880 | 5.424 | 5.520 |
| | | 20 | 2.067 | 3.537 | 4.062 | 4.509 | 4.588 |
| | | 25 | 1.793 | 3.023 | 3.463 | 3.837 | 3.904 |
| | | 30 | 1.584 | 2.638 | 3.014 | 3.334 | 3.390 |
| | | 35 | 1.416 | 2.339 | 2.667 | 2.945 | 2.995 |
| | | 40 | 1.277 | 2.099 | 2.390 | 2.637 | 2.680 |
| | | 45 | 1.160 | 1.901 | 2.162 | 2.384 | 2.423 |
| | | 50 | 1.061 | 1.733 | 1.970 | 2.172 | 2.207 |
| | | 55 | 0.976 | 1.591 | 1.808 | 1.992 | 2.024 |
| | | 60 | 0.905 | 1.469 | 1.669 | 1.838 | 1.868 |
| 65 | 0.845 | 1.366 | 1.550 | 1.706 | 1.734 | | |
| 70 | 0.793 | 1.278 | 1.449 | 1.593 | 1.619 | | |
| 75 | 0.746 | 1.200 | 1.360 | 1.495 | 1.519 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| E2 and E3 | \$ 10,000 | 1 % | 4.075 | 6.918 | 7.899 | 8.721 | 8.866 |
| | | 2 | 3.886 | 6.590 | 7.525 | 8.310 | 8.448 |
| | | 3 | 3.709 | 6.282 | 7.174 | 7.924 | 8.056 |
| | | 4 | 3.545 | 5.994 | 6.846 | 7.561 | 7.687 |
| | | 5 | 3.392 | 5.725 | 6.537 | 7.221 | 7.341 |
| | | 10 | 2.772 | 4.614 | 5.261 | 5.808 | 5.905 |
| | | 15 | 2.333 | 3.814 | 4.337 | 4.781 | 4.859 |
| | | 20 | 2.015 | 3.233 | 3.664 | 4.029 | 4.094 |
| | | 25 | 1.778 | 2.803 | 3.165 | 3.472 | 3.527 |
| | | 30 | 1.592 | 2.476 | 2.787 | 3.050 | 3.097 |

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| | | | | | | |
|--|----|-------|-------|-------|-------|-------|
| | 35 | 1.439 | 2.218 | 2.490 | 2.721 | 2.762 |
| | 40 | 1.311 | 2.007 | 2.250 | 2.455 | 2.492 |
| | 45 | 1.199 | 1.831 | 2.050 | 2.235 | 2.267 |
| | 50 | 1.103 | 1.679 | 1.879 | 2.047 | 2.077 |
| | 55 | 1.021 | 1.549 | 1.732 | 1.886 | 1.913 |
| | 60 | 0.950 | 1.436 | 1.604 | 1.747 | 1.772 |
| | 65 | 0.888 | 1.338 | 1.494 | 1.626 | 1.649 |
| | 70 | 0.834 | 1.254 | 1.399 | 1.521 | 1.543 |
| | 75 | 0.786 | 1.179 | 1.315 | 1.430 | 1.450 |

Table 75.#10 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 25,000 | 1 % | 3.799 | 8.319 | 11.035 | 11.665 | 11.922 |
| | | 2 | 3.586 | 7.866 | 10.451 | 11.051 | 11.295 |
| | | 3 | 3.389 | 7.444 | 9.903 | 10.475 | 10.708 |
| | | 4 | 3.208 | 7.050 | 9.391 | 9.936 | 10.158 |
| | | 5 | 3.041 | 6.683 | 8.912 | 9.431 | 9.643 |
| | | 10 | 2.381 | 5.194 | 6.947 | 7.359 | 7.526 |
| | | 15 | 1.938 | 4.152 | 5.551 | 5.880 | 6.015 |
| | | 20 | 1.635 | 3.420 | 4.557 | 4.825 | 4.935 |
| | | 25 | 1.418 | 2.898 | 3.842 | 4.065 | 4.156 |
| | | 30 | 1.254 | 2.515 | 3.316 | 3.506 | 3.584 |
| | | 35 | 1.122 | 2.223 | 2.918 | 3.083 | 3.150 |
| | | 40 | 1.012 | 1.990 | 2.605 | 2.750 | 2.810 |
| | | 45 | 0.918 | 1.799 | 2.350 | 2.481 | 2.534 |
| | | 50 | 0.840 | 1.638 | 2.138 | 2.256 | 2.304 |
| | | 55 | 0.775 | 1.502 | 1.959 | 2.066 | 2.110 |
| | | 60 | 0.721 | 1.387 | 1.806 | 1.905 | 1.945 |
| | | 65 | 0.676 | 1.290 | 1.677 | 1.768 | 1.805 |
| 70 | 0.636 | 1.208 | 1.566 | 1.651 | 1.685 | | |
| 75 | 0.598 | 1.136 | 1.471 | 1.550 | 1.582 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 25,000 | 1 % | 3.775 | 7.846 | 10.251 | 10.806 | 11.031 |
| | | 2 | 3.579 | 7.443 | 9.734 | 10.264 | 10.479 |
| | | 3 | 3.397 | 7.066 | 9.250 | 9.755 | 9.960 |
| | | 4 | 3.229 | 6.713 | 8.795 | 9.278 | 9.474 |
| | | 5 | 3.072 | 6.384 | 8.370 | 8.830 | 9.017 |
| | | 10 | 2.446 | 5.035 | 6.611 | 6.978 | 7.128 |
| | | 15 | 2.014 | 4.075 | 5.343 | 5.640 | 5.761 |
| | | 20 | 1.709 | 3.388 | 4.427 | 4.670 | 4.770 |
| | | 25 | 1.485 | 2.889 | 3.756 | 3.960 | 4.043 |
| | | 30 | 1.312 | 2.515 | 3.256 | 3.430 | 3.501 |
| | | 35 | 1.173 | 2.226 | 2.871 | 3.022 | 3.084 |
| | | 40 | 1.056 | 1.994 | 2.566 | 2.700 | 2.754 |
| | | 45 | 0.957 | 1.802 | 2.316 | 2.436 | 2.485 |
| 50 | 0.874 | 1.641 | 2.107 | 2.216 | 2.260 | | |

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| | | | | | | |
|--|----|-------|-------|-------|-------|-------|
| | 55 | 0.805 | 1.504 | 1.930 | 2.029 | 2.070 |
| | 60 | 0.747 | 1.388 | 1.779 | 1.870 | 1.908 |
| | 65 | 0.698 | 1.290 | 1.651 | 1.735 | 1.769 |
| | 70 | 0.655 | 1.206 | 1.541 | 1.619 | 1.651 |
| | 75 | 0.615 | 1.132 | 1.445 | 1.519 | 1.548 |

Table 75.#11 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 25,000 | 1 % | 3.673 | 7.498 | 9.753 | 10.273 | 10.484 |
| | | 2 | 3.487 | 7.120 | 9.269 | 9.765 | 9.966 |
| | | 3 | 3.316 | 6.766 | 8.814 | 9.288 | 9.481 |
| | | 4 | 3.156 | 6.435 | 8.388 | 8.841 | 9.024 |
| | | 5 | 3.009 | 6.126 | 7.989 | 8.421 | 8.596 |
| | | 10 | 2.415 | 4.856 | 6.338 | 6.683 | 6.823 |
| | | 15 | 2.003 | 3.951 | 5.145 | 5.424 | 5.537 |
| | | 20 | 1.711 | 3.301 | 4.280 | 4.509 | 4.603 |
| | | 25 | 1.494 | 2.826 | 3.645 | 3.837 | 3.916 |
| | | 30 | 1.326 | 2.470 | 3.169 | 3.334 | 3.401 |
| | | 35 | 1.189 | 2.192 | 2.802 | 2.945 | 3.004 |
| | | 40 | 1.074 | 1.969 | 2.510 | 2.637 | 2.688 |
| | | 45 | 0.976 | 1.783 | 2.270 | 2.384 | 2.430 |
| | | 50 | 0.893 | 1.626 | 2.068 | 2.172 | 2.214 |
| | | 55 | 0.824 | 1.493 | 1.897 | 1.992 | 2.030 |
| | | 60 | 0.766 | 1.380 | 1.751 | 1.838 | 1.873 |
| 65 | 0.716 | 1.283 | 1.626 | 1.706 | 1.739 | | |
| 70 | 0.673 | 1.201 | 1.519 | 1.593 | 1.624 | | |
| 75 | 0.633 | 1.128 | 1.426 | 1.495 | 1.524 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 25,000 | 1 % | 3.357 | 6.473 | 8.300 | 8.721 | 8.892 |
| | | 2 | 3.205 | 6.166 | 7.908 | 8.310 | 8.473 |
| | | 3 | 3.064 | 5.879 | 7.540 | 7.924 | 8.080 |
| | | 4 | 2.932 | 5.610 | 7.195 | 7.561 | 7.710 |
| | | 5 | 2.810 | 5.358 | 6.871 | 7.221 | 7.363 |
| | | 10 | 2.316 | 4.322 | 5.528 | 5.808 | 5.922 |
| | | 15 | 1.968 | 3.578 | 4.553 | 4.781 | 4.873 |
| | | 20 | 1.715 | 3.039 | 3.842 | 4.029 | 4.106 |
| | | 25 | 1.523 | 2.640 | 3.315 | 3.472 | 3.537 |
| | | 30 | 1.370 | 2.336 | 2.915 | 3.050 | 3.106 |
| | | 35 | 1.243 | 2.095 | 2.603 | 2.721 | 2.769 |
| | | 40 | 1.133 | 1.898 | 2.350 | 2.455 | 2.498 |
| | | 45 | 1.038 | 1.732 | 2.140 | 2.235 | 2.273 |
| | | 50 | 0.956 | 1.589 | 1.961 | 2.047 | 2.082 |
| | | 55 | 0.886 | 1.466 | 1.807 | 1.886 | 1.918 |
| | | 60 | 0.825 | 1.360 | 1.674 | 1.747 | 1.776 |
| 65 | 0.773 | 1.268 | 1.559 | 1.626 | 1.653 | | |
| 70 | 0.727 | 1.188 | 1.459 | 1.521 | 1.547 | | |

| | | | | | | | |
|--|--|-----------|--------------|--------------|--------------|--------------|--------------|
| | | <u>75</u> | <u>0.684</u> | <u>1.118</u> | <u>1.371</u> | <u>1.430</u> | <u>1.453</u> |
|--|--|-----------|--------------|--------------|--------------|--------------|--------------|

Table 75.#12 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 50,000 | <u>1 %</u> | <u>3.799</u> | <u>9.441</u> | <u>10.699</u> | <u>11.269</u> | <u>11.744</u> |
| | | <u>2</u> | <u>3.586</u> | <u>8.933</u> | <u>10.130</u> | <u>10.673</u> | <u>11.126</u> |
| | | <u>3</u> | <u>3.389</u> | <u>8.459</u> | <u>9.598</u> | <u>10.115</u> | <u>10.546</u> |
| | | <u>4</u> | <u>3.208</u> | <u>8.015</u> | <u>9.100</u> | <u>9.593</u> | <u>10.004</u> |
| | | <u>5</u> | <u>3.041</u> | <u>7.602</u> | <u>8.634</u> | <u>9.104</u> | <u>9.496</u> |
| | | <u>10</u> | <u>2.381</u> | <u>5.914</u> | <u>6.728</u> | <u>7.099</u> | <u>7.410</u> |
| | | <u>15</u> | <u>1.938</u> | <u>4.725</u> | <u>5.375</u> | <u>5.673</u> | <u>5.922</u> |
| | | <u>20</u> | <u>1.635</u> | <u>3.885</u> | <u>4.414</u> | <u>4.656</u> | <u>4.859</u> |
| | | <u>25</u> | <u>1.418</u> | <u>3.284</u> | <u>3.723</u> | <u>3.924</u> | <u>4.093</u> |
| | | <u>30</u> | <u>1.254</u> | <u>2.843</u> | <u>3.216</u> | <u>3.386</u> | <u>3.530</u> |
| | | <u>35</u> | <u>1.122</u> | <u>2.507</u> | <u>2.831</u> | <u>2.979</u> | <u>3.103</u> |
| | | <u>40</u> | <u>1.012</u> | <u>2.242</u> | <u>2.528</u> | <u>2.659</u> | <u>2.769</u> |
| | | <u>45</u> | <u>0.918</u> | <u>2.025</u> | <u>2.281</u> | <u>2.399</u> | <u>2.497</u> |
| | | <u>50</u> | <u>0.840</u> | <u>1.843</u> | <u>2.075</u> | <u>2.182</u> | <u>2.271</u> |
| | | <u>55</u> | <u>0.775</u> | <u>1.689</u> | <u>1.901</u> | <u>1.998</u> | <u>2.080</u> |
| | | <u>60</u> | <u>0.721</u> | <u>1.559</u> | <u>1.753</u> | <u>1.843</u> | <u>1.917</u> |
| | | <u>65</u> | <u>0.676</u> | <u>1.448</u> | <u>1.628</u> | <u>1.710</u> | <u>1.779</u> |
| <u>70</u> | <u>0.636</u> | <u>1.354</u> | <u>1.521</u> | <u>1.597</u> | <u>1.662</u> | | |
| <u>75</u> | <u>0.598</u> | <u>1.273</u> | <u>1.429</u> | <u>1.500</u> | <u>1.560</u> | | |

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 50,000 | <u>1 %</u> | <u>3.775</u> | <u>8.842</u> | <u>9.954</u> | <u>10.456</u> | <u>10.875</u> |
| | | <u>2</u> | <u>3.579</u> | <u>8.392</u> | <u>9.451</u> | <u>9.930</u> | <u>10.330</u> |
| | | <u>3</u> | <u>3.397</u> | <u>7.969</u> | <u>8.979</u> | <u>9.437</u> | <u>9.818</u> |
| | | <u>4</u> | <u>3.229</u> | <u>7.574</u> | <u>8.538</u> | <u>8.974</u> | <u>9.338</u> |
| | | <u>5</u> | <u>3.072</u> | <u>7.205</u> | <u>8.123</u> | <u>8.540</u> | <u>8.888</u> |
| | | <u>10</u> | <u>2.446</u> | <u>5.684</u> | <u>6.415</u> | <u>6.747</u> | <u>7.025</u> |
| | | <u>15</u> | <u>2.014</u> | <u>4.597</u> | <u>5.185</u> | <u>5.453</u> | <u>5.677</u> |
| | | <u>20</u> | <u>1.709</u> | <u>3.815</u> | <u>4.297</u> | <u>4.517</u> | <u>4.701</u> |
| | | <u>25</u> | <u>1.485</u> | <u>3.245</u> | <u>3.648</u> | <u>3.832</u> | <u>3.986</u> |
| | | <u>30</u> | <u>1.312</u> | <u>2.819</u> | <u>3.163</u> | <u>3.320</u> | <u>3.452</u> |
| | | <u>35</u> | <u>1.173</u> | <u>2.491</u> | <u>2.790</u> | <u>2.927</u> | <u>3.041</u> |
| | | <u>40</u> | <u>1.056</u> | <u>2.229</u> | <u>2.494</u> | <u>2.615</u> | <u>2.716</u> |
| | | <u>45</u> | <u>0.957</u> | <u>2.014</u> | <u>2.252</u> | <u>2.360</u> | <u>2.451</u> |
| | | <u>50</u> | <u>0.874</u> | <u>1.833</u> | <u>2.049</u> | <u>2.147</u> | <u>2.229</u> |
| | | <u>55</u> | <u>0.805</u> | <u>1.679</u> | <u>1.877</u> | <u>1.967</u> | <u>2.042</u> |
| | | <u>60</u> | <u>0.747</u> | <u>1.549</u> | <u>1.730</u> | <u>1.813</u> | <u>1.882</u> |
| | | <u>65</u> | <u>0.698</u> | <u>1.438</u> | <u>1.606</u> | <u>1.682</u> | <u>1.746</u> |
| <u>70</u> | <u>0.655</u> | <u>1.344</u> | <u>1.499</u> | <u>1.570</u> | <u>1.629</u> | | |
| <u>75</u> | <u>0.615</u> | <u>1.261</u> | <u>1.406</u> | <u>1.472</u> | <u>1.528</u> | | |

Table 75.#13 Sub-limit Factors – Deductible Tier 1

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 50,000 | 1 % | 3.673 | 8.433 | 9.474 | 9.946 | 10.338 |
| | | 2 | 3.487 | 8.010 | 9.003 | 9.453 | 9.827 |
| | | 3 | 3.316 | 7.614 | 8.561 | 8.990 | 9.347 |
| | | 4 | 3.156 | 7.243 | 8.147 | 8.556 | 8.897 |
| | | 5 | 3.009 | 6.896 | 7.758 | 8.149 | 8.475 |
| | | 10 | 2.415 | 5.467 | 6.153 | 6.465 | 6.726 |
| | | 15 | 2.003 | 4.442 | 4.996 | 5.248 | 5.459 |
| | | 20 | 1.711 | 3.703 | 4.157 | 4.365 | 4.538 |
| | | 25 | 1.494 | 3.163 | 3.543 | 3.716 | 3.861 |
| | | 30 | 1.326 | 2.757 | 3.082 | 3.230 | 3.354 |
| | | 35 | 1.189 | 2.443 | 2.726 | 2.855 | 2.963 |
| | | 40 | 1.074 | 2.191 | 2.442 | 2.557 | 2.653 |
| | | 45 | 0.976 | 1.984 | 2.209 | 2.312 | 2.398 |
| | | 50 | 0.893 | 1.809 | 2.013 | 2.107 | 2.185 |
| | | 55 | 0.824 | 1.660 | 1.847 | 1.932 | 2.003 |
| | | 60 | 0.766 | 1.533 | 1.705 | 1.783 | 1.849 |
| 65 | 0.716 | 1.425 | 1.584 | 1.656 | 1.716 | | |
| 70 | 0.673 | 1.332 | 1.479 | 1.547 | 1.603 | | |
| 75 | 0.633 | 1.251 | 1.389 | 1.452 | 1.504 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 50,000 | 1 % | 3.357 | 7.231 | 8.075 | 8.456 | 8.774 |
| | | 2 | 3.205 | 6.888 | 7.693 | 8.057 | 8.360 |
| | | 3 | 3.064 | 6.567 | 7.335 | 7.682 | 7.972 |
| | | 4 | 2.932 | 6.266 | 6.999 | 7.331 | 7.607 |
| | | 5 | 2.810 | 5.984 | 6.683 | 7.000 | 7.264 |
| | | 10 | 2.316 | 4.820 | 5.378 | 5.632 | 5.843 |
| | | 15 | 1.968 | 3.980 | 4.432 | 4.637 | 4.809 |
| | | 20 | 1.715 | 3.369 | 3.742 | 3.911 | 4.053 |
| | | 25 | 1.523 | 2.918 | 3.231 | 3.373 | 3.492 |
| | | 30 | 1.370 | 2.575 | 2.843 | 2.965 | 3.067 |
| | | 35 | 1.243 | 2.305 | 2.540 | 2.646 | 2.736 |
| | | 40 | 1.133 | 2.085 | 2.294 | 2.389 | 2.468 |
| | | 45 | 1.038 | 1.900 | 2.089 | 2.175 | 2.246 |
| | | 50 | 0.956 | 1.743 | 1.915 | 1.993 | 2.058 |
| | | 55 | 0.886 | 1.607 | 1.765 | 1.836 | 1.896 |
| | | 60 | 0.825 | 1.490 | 1.635 | 1.701 | 1.756 |
| 65 | 0.773 | 1.388 | 1.523 | 1.584 | 1.634 | | |
| 70 | 0.727 | 1.300 | 1.425 | 1.482 | 1.529 | | |
| 75 | 0.684 | 1.222 | 1.340 | 1.393 | 1.437 | | |

Table 75.#14 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 2.115 | 8.319 | 10.053 | 10.871 | 11.571 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| A1 | \$ 75,000 | 2 | 2.003 | 7.866 | 9.515 | 10.294 | 10.961 |
| | | 3 | 1.901 | 7.444 | 9.012 | 9.754 | 10.389 |
| | | 4 | 1.807 | 7.050 | 8.542 | 9.249 | 9.854 |
| | | 5 | 1.721 | 6.683 | 8.103 | 8.777 | 9.353 |
| | | 10 | 1.387 | 5.194 | 6.309 | 6.840 | 7.297 |
| | | 15 | 1.167 | 4.152 | 5.040 | 5.465 | 5.831 |
| | | 20 | 1.013 | 3.420 | 4.141 | 4.487 | 4.785 |
| | | 25 | 0.897 | 2.898 | 3.496 | 3.784 | 4.032 |
| | | 30 | 0.802 | 2.515 | 3.023 | 3.267 | 3.478 |
| | | 35 | 0.722 | 2.223 | 2.664 | 2.875 | 3.058 |
| | | 40 | 0.653 | 1.990 | 2.380 | 2.567 | 2.729 |
| | | 45 | 0.595 | 1.799 | 2.149 | 2.317 | 2.461 |
| | | 50 | 0.548 | 1.638 | 1.956 | 2.108 | 2.238 |
| | | 55 | 0.510 | 1.502 | 1.792 | 1.931 | 2.050 |
| | | 60 | 0.478 | 1.387 | 1.653 | 1.780 | 1.890 |
| | | 65 | 0.451 | 1.290 | 1.535 | 1.653 | 1.754 |
| | | 70 | 0.424 | 1.208 | 1.435 | 1.544 | 1.638 |
| 75 | 0.398 | 1.136 | 1.348 | 1.450 | 1.538 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 75,000 | 1 % | 2.203 | 7.846 | 9.383 | 10.106 | 10.722 |
| | | 2 | 2.095 | 7.443 | 8.907 | 9.596 | 10.184 |
| | | 3 | 1.996 | 7.066 | 8.461 | 9.118 | 9.679 |
| | | 4 | 1.905 | 6.713 | 8.043 | 8.670 | 9.205 |
| | | 5 | 1.820 | 6.384 | 7.651 | 8.250 | 8.761 |
| | | 10 | 1.485 | 5.035 | 6.039 | 6.515 | 6.923 |
| | | 15 | 1.255 | 4.075 | 4.882 | 5.266 | 5.596 |
| | | 20 | 1.089 | 3.388 | 4.049 | 4.363 | 4.634 |
| | | 25 | 0.960 | 2.889 | 3.440 | 3.703 | 3.930 |
| | | 30 | 0.856 | 2.515 | 2.986 | 3.211 | 3.404 |
| | | 35 | 0.768 | 2.226 | 2.636 | 2.832 | 3.000 |
| | | 40 | 0.693 | 1.994 | 2.358 | 2.531 | 2.680 |
| | | 45 | 0.630 | 1.802 | 2.129 | 2.285 | 2.418 |
| | | 50 | 0.578 | 1.641 | 1.937 | 2.078 | 2.199 |
| | | 55 | 0.536 | 1.504 | 1.775 | 1.904 | 2.014 |
| | | 60 | 0.500 | 1.388 | 1.637 | 1.755 | 1.857 |
| | | 65 | 0.469 | 1.290 | 1.519 | 1.629 | 1.722 |
| 70 | 0.440 | 1.206 | 1.419 | 1.520 | 1.607 | | |
| 75 | 0.413 | 1.132 | 1.332 | 1.426 | 1.508 | | |

Table 75.#15 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 2.186 | 7.498 | 8.940 | 9.617 | 10.195 |
| | | 2 | 2.084 | 7.120 | 8.493 | 9.139 | 9.690 |
| | | 3 | 1.989 | 6.766 | 8.075 | 8.691 | 9.217 |
| | | 4 | 1.902 | 6.435 | 7.682 | 8.271 | 8.773 |
| | | 5 | 1.822 | 6.126 | 7.315 | 7.876 | 8.356 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| D1, D2, D3 and E1 | \$ 75,000 | 10 | 1.501 | 4.856 | 5.800 | 6.248 | 6.631 |
| | | 15 | 1.278 | 3.951 | 4.711 | 5.072 | 5.382 |
| | | 20 | 1.115 | 3.301 | 3.924 | 4.220 | 4.475 |
| | | 25 | 0.989 | 2.826 | 3.347 | 3.595 | 3.808 |
| | | 30 | 0.885 | 2.470 | 2.915 | 3.127 | 3.309 |
| | | 35 | 0.797 | 2.192 | 2.581 | 2.765 | 2.924 |
| | | 40 | 0.722 | 1.969 | 2.313 | 2.477 | 2.618 |
| | | 45 | 0.658 | 1.783 | 2.093 | 2.240 | 2.367 |
| | | 50 | 0.605 | 1.626 | 1.908 | 2.042 | 2.156 |
| | | 55 | 0.562 | 1.493 | 1.751 | 1.873 | 1.977 |
| | | 60 | 0.525 | 1.380 | 1.616 | 1.729 | 1.825 |
| | | 65 | 0.493 | 1.283 | 1.502 | 1.605 | 1.694 |
| | | 70 | 0.463 | 1.201 | 1.403 | 1.500 | 1.582 |
| | | 75 | 0.435 | 1.128 | 1.318 | 1.408 | 1.485 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 75,000 | 1 % | 2.129 | 6.473 | 7.642 | 8.190 | 8.658 |
| | | 2 | 2.044 | 6.166 | 7.280 | 7.803 | 8.249 |
| | | 3 | 1.964 | 5.879 | 6.940 | 7.440 | 7.866 |
| | | 4 | 1.891 | 5.610 | 6.622 | 7.099 | 7.506 |
| | | 5 | 1.823 | 5.358 | 6.324 | 6.779 | 7.168 |
| | | 10 | 1.547 | 4.322 | 5.091 | 5.455 | 5.766 |
| | | 15 | 1.350 | 3.578 | 4.199 | 4.494 | 4.747 |
| | | 20 | 1.202 | 3.039 | 3.550 | 3.793 | 4.001 |
| | | 25 | 1.082 | 2.640 | 3.070 | 3.274 | 3.449 |
| | | 30 | 0.981 | 2.336 | 2.705 | 2.880 | 3.030 |
| | | 35 | 0.893 | 2.095 | 2.419 | 2.572 | 2.703 |
| | | 40 | 0.817 | 1.898 | 2.186 | 2.323 | 2.439 |
| | | 45 | 0.750 | 1.732 | 1.992 | 2.115 | 2.220 |
| | | 50 | 0.693 | 1.589 | 1.826 | 1.938 | 2.034 |
| | | 55 | 0.645 | 1.466 | 1.684 | 1.786 | 1.874 |
| 60 | 0.603 | 1.360 | 1.560 | 1.655 | 1.736 | | |
| 65 | 0.566 | 1.268 | 1.453 | 1.541 | 1.616 | | |
| 70 | 0.532 | 1.188 | 1.361 | 1.442 | 1.512 | | |
| 75 | 0.501 | 1.118 | 1.279 | 1.356 | 1.421 | | |

Table 75.#16 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 1.248 | 7.319 | 9.441 | 10.486 | 11.401 |
| | | 2 | 1.193 | 6.916 | 8.933 | 9.928 | 10.799 |
| | | 3 | 1.142 | 6.542 | 8.459 | 9.405 | 10.235 |
| | | 4 | 1.096 | 6.193 | 8.015 | 8.916 | 9.707 |
| | | 5 | 1.054 | 5.869 | 7.602 | 8.460 | 9.214 |
| | | 10 | 0.890 | 4.558 | 5.914 | 6.590 | 7.187 |
| | | 15 | 0.777 | 3.648 | 4.725 | 5.265 | 5.743 |
| | | 20 | 0.691 | 3.013 | 3.885 | 4.324 | 4.713 |
| | | 25 | 0.618 | 2.561 | 3.284 | 3.648 | 3.972 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| A1 | \$ 100,000 | 30 | 0.555 | 2.228 | 2.843 | 3.152 | 3.427 |
| | | 35 | 0.500 | 1.973 | 2.507 | 2.776 | 3.014 |
| | | 40 | 0.454 | 1.769 | 2.242 | 2.479 | 2.690 |
| | | 45 | 0.418 | 1.600 | 2.025 | 2.238 | 2.426 |
| | | 50 | 0.389 | 1.458 | 1.843 | 2.036 | 2.207 |
| | | 55 | 0.366 | 1.338 | 1.689 | 1.865 | 2.021 |
| | | 60 | 0.345 | 1.236 | 1.559 | 1.720 | 1.864 |
| | | 65 | 0.324 | 1.151 | 1.448 | 1.598 | 1.730 |
| | | 70 | 0.303 | 1.079 | 1.354 | 1.493 | 1.615 |
| | | 75 | 0.290 | 1.015 | 1.273 | 1.402 | 1.517 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 100,000 | 1 % | 1.353 | 6.955 | 8.842 | 9.766 | 10.573 |
| | | 2 | 1.296 | 6.595 | 8.392 | 9.272 | 10.041 |
| | | 3 | 1.243 | 6.259 | 7.969 | 8.809 | 9.543 |
| | | 4 | 1.195 | 5.946 | 7.574 | 8.375 | 9.075 |
| | | 5 | 1.151 | 5.653 | 7.205 | 7.968 | 8.637 |
| | | 10 | 0.972 | 4.458 | 5.684 | 6.291 | 6.825 |
| | | 15 | 0.845 | 3.614 | 4.597 | 5.085 | 5.516 |
| | | 20 | 0.746 | 3.012 | 3.815 | 4.215 | 4.568 |
| | | 25 | 0.663 | 2.574 | 3.245 | 3.579 | 3.875 |
| | | 30 | 0.593 | 2.246 | 2.819 | 3.105 | 3.357 |
| | | 35 | 0.532 | 1.992 | 2.491 | 2.740 | 2.959 |
| | | 40 | 0.481 | 1.786 | 2.229 | 2.449 | 2.644 |
| | | 45 | 0.440 | 1.615 | 2.014 | 2.211 | 2.386 |
| | | 50 | 0.407 | 1.471 | 1.833 | 2.012 | 2.170 |
| | | 55 | 0.380 | 1.349 | 1.679 | 1.843 | 1.988 |
| | | 60 | 0.356 | 1.246 | 1.549 | 1.700 | 1.832 |
| | | 65 | 0.334 | 1.158 | 1.438 | 1.577 | 1.700 |
| 70 | 0.312 | 1.084 | 1.344 | 1.473 | 1.586 | | |
| 75 | 0.296 | 1.018 | 1.261 | 1.382 | 1.488 | | |

Table 75.#17 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 100,000 | 1 % | 1.375 | 6.662 | 8.433 | 9.299 | 10.055 |
| | | 2 | 1.320 | 6.324 | 8.010 | 8.836 | 9.557 |
| | | 3 | 1.270 | 6.009 | 7.614 | 8.401 | 9.089 |
| | | 4 | 1.223 | 5.714 | 7.243 | 7.994 | 8.651 |
| | | 5 | 1.180 | 5.439 | 6.896 | 7.612 | 8.240 |
| | | 10 | 1.006 | 4.314 | 5.467 | 6.037 | 6.538 |
| | | 15 | 0.880 | 3.516 | 4.442 | 4.902 | 5.307 |
| | | 20 | 0.781 | 2.946 | 3.703 | 4.081 | 4.413 |
| | | 25 | 0.698 | 2.529 | 3.163 | 3.478 | 3.757 |
| | | 30 | 0.626 | 2.215 | 2.757 | 3.027 | 3.265 |
| | | 35 | 0.565 | 1.970 | 2.443 | 2.678 | 2.886 |
| | | 40 | 0.513 | 1.771 | 2.191 | 2.400 | 2.584 |
| | | 45 | 0.470 | 1.605 | 1.984 | 2.171 | 2.336 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 50 | 0.436 | 1.465 | 1.809 | 1.979 | 2.128 |
| | | 55 | 0.407 | 1.345 | 1.660 | 1.815 | 1.952 |
| | | 60 | 0.382 | 1.244 | 1.533 | 1.676 | 1.802 |
| | | 65 | 0.358 | 1.158 | 1.425 | 1.557 | 1.673 |
| | | 70 | 0.336 | 1.084 | 1.332 | 1.454 | 1.562 |
| | | 75 | 0.319 | 1.019 | 1.251 | 1.366 | 1.466 |
| E2 and E3 | \$ 100,000 | 1 % | 1.443 | 5.794 | 7.231 | 7.933 | 8.544 |
| | | 2 | 1.395 | 5.520 | 6.888 | 7.557 | 8.141 |
| | | 3 | 1.351 | 5.263 | 6.567 | 7.205 | 7.763 |
| | | 4 | 1.310 | 5.023 | 6.266 | 6.875 | 7.407 |
| | | 5 | 1.272 | 4.799 | 5.984 | 6.565 | 7.074 |
| | | 10 | 1.114 | 3.879 | 4.820 | 5.284 | 5.691 |
| | | 15 | 0.994 | 3.221 | 3.980 | 4.355 | 4.685 |
| | | 20 | 0.897 | 2.746 | 3.369 | 3.679 | 3.951 |
| | | 25 | 0.813 | 2.393 | 2.918 | 3.178 | 3.406 |
| | | 30 | 0.739 | 2.124 | 2.575 | 2.798 | 2.994 |
| | | 35 | 0.673 | 1.909 | 2.305 | 2.500 | 2.671 |
| | | 40 | 0.616 | 1.731 | 2.085 | 2.259 | 2.411 |
| | | 45 | 0.568 | 1.581 | 1.900 | 2.057 | 2.195 |
| | | 50 | 0.527 | 1.452 | 1.743 | 1.886 | 2.011 |
| | | 55 | 0.492 | 1.340 | 1.607 | 1.738 | 1.853 |
| | | 60 | 0.462 | 1.244 | 1.490 | 1.610 | 1.716 |
| | | 65 | 0.433 | 1.160 | 1.388 | 1.500 | 1.598 |
| 70 | 0.406 | 1.088 | 1.300 | 1.404 | 1.495 | | |
| 75 | 0.385 | 1.024 | 1.222 | 1.320 | 1.405 | | |

Table 75.#18 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 250,000 | 1 % | 0.823 | 3.329 | 6.430 | 8.422 | 10.461 |
| | | 2 | 0.795 | 3.143 | 6.074 | 7.964 | 9.904 |
| | | 3 | 0.770 | 2.972 | 5.743 | 7.537 | 9.383 |
| | | 4 | 0.747 | 2.814 | 5.435 | 7.139 | 8.896 |
| | | 5 | 0.726 | 2.669 | 5.149 | 6.767 | 8.441 |
| | | 10 | 0.639 | 2.099 | 3.999 | 5.259 | 6.577 |
| | | 15 | 0.570 | 1.719 | 3.206 | 4.204 | 5.256 |
| | | 20 | 0.510 | 1.459 | 2.656 | 3.463 | 4.317 |
| | | 25 | 0.456 | 1.272 | 2.265 | 2.934 | 3.643 |
| | | 30 | 0.408 | 1.128 | 1.977 | 2.545 | 3.148 |
| | | 35 | 0.369 | 1.011 | 1.754 | 2.249 | 2.772 |
| | | 40 | 0.338 | 0.912 | 1.575 | 2.013 | 2.476 |
| | | 45 | 0.315 | 0.829 | 1.426 | 1.820 | 2.234 |
| | | 50 | 0.297 | 0.759 | 1.300 | 1.657 | 2.033 |
| | | 55 | 0.280 | 0.701 | 1.193 | 1.519 | 1.862 |
| | | 60 | 0.263 | 0.653 | 1.104 | 1.403 | 1.718 |
| | | 65 | 0.246 | 0.613 | 1.029 | 1.305 | 1.595 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | | | | | | |
| | | 70 | 0.235 | 0.577 | 0.965 | 1.221 | 1.491 |
| | | 75 | N/A | 0.543 | 0.908 | 1.148 | 1.400 |
| B1 and C1 | \$ 250,000 | 1 % | 0.904 | 3.342 | 6.160 | 7.938 | 9.742 |
| | | 2 | 0.873 | 3.170 | 5.840 | 7.530 | 9.249 |
| | | 3 | 0.845 | 3.010 | 5.541 | 7.149 | 8.788 |
| | | 4 | 0.819 | 2.862 | 5.262 | 6.792 | 8.355 |
| | | 5 | 0.794 | 2.725 | 5.003 | 6.459 | 7.950 |
| | | 10 | 0.692 | 2.179 | 3.948 | 5.094 | 6.278 |
| | | 15 | 0.611 | 1.803 | 3.206 | 4.123 | 5.076 |
| | | 20 | 0.541 | 1.537 | 2.680 | 3.427 | 4.208 |
| | | 25 | 0.481 | 1.341 | 2.297 | 2.921 | 3.573 |
| | | 30 | 0.429 | 1.187 | 2.009 | 2.543 | 3.100 |
| | | 35 | 0.386 | 1.062 | 1.784 | 2.250 | 2.735 |
| | | 40 | 0.351 | 0.957 | 1.602 | 2.016 | 2.445 |
| | | 45 | 0.324 | 0.868 | 1.449 | 1.822 | 2.207 |
| | | 50 | 0.303 | 0.793 | 1.321 | 1.659 | 2.009 |
| | | 55 | 0.284 | 0.731 | 1.212 | 1.520 | 1.840 |
| | | 60 | 0.266 | 0.680 | 1.120 | 1.403 | 1.697 |
| | | 65 | 0.247 | 0.636 | 1.042 | 1.303 | 1.575 |
| 70 | 0.235 | 0.597 | 0.976 | 1.218 | 1.470 | | |
| 75 | N/A | 0.560 | 0.917 | 1.144 | 1.379 | | |

Table 75.#19 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 250,000 | 1 % | 0.940 | 3.264 | 5.916 | 7.584 | 9.276 |
| | | 2 | 0.910 | 3.101 | 5.615 | 7.202 | 8.814 |
| | | 3 | 0.883 | 2.950 | 5.334 | 6.844 | 8.381 |
| | | 4 | 0.857 | 2.810 | 5.072 | 6.509 | 7.975 |
| | | 5 | 0.832 | 2.681 | 4.828 | 6.196 | 7.595 |
| | | 10 | 0.730 | 2.162 | 3.834 | 4.912 | 6.025 |
| | | 15 | 0.648 | 1.802 | 3.132 | 3.996 | 4.893 |
| | | 20 | 0.577 | 1.546 | 2.632 | 3.338 | 4.073 |
| | | 25 | 0.516 | 1.355 | 2.266 | 2.857 | 3.472 |
| | | 30 | 0.462 | 1.205 | 1.990 | 2.496 | 3.022 |
| | | 35 | 0.418 | 1.082 | 1.773 | 2.215 | 2.674 |
| | | 40 | 0.382 | 0.978 | 1.596 | 1.989 | 2.396 |
| | | 45 | 0.353 | 0.890 | 1.447 | 1.801 | 2.167 |
| | | 50 | 0.330 | 0.815 | 1.321 | 1.643 | 1.975 |
| | | 55 | 0.310 | 0.753 | 1.214 | 1.509 | 1.812 |
| | | 60 | 0.290 | 0.700 | 1.124 | 1.394 | 1.673 |
| | | 65 | 0.271 | 0.656 | 1.047 | 1.296 | 1.554 |
| 70 | 0.258 | 0.616 | 0.981 | 1.213 | 1.452 | | |
| 75 | N/A | 0.579 | 0.923 | 1.140 | 1.363 | | |
| | | | Total Property Value | | | | |

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| Building Class | Deductible | Sub-limit | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
|----------------|------------|-----------|---------------------|---------------------------|---------------------------|----------------------------|------------------------|
| E2 and E3 | \$ 250,000 | 1 % | 1.058 | 3.021 | 5.188 | 6.543 | 7.913 |
| | | 2 | 1.030 | 2.887 | 4.943 | 6.233 | 7.539 |
| | | 3 | 1.004 | 2.762 | 4.714 | 5.942 | 7.189 |
| | | 4 | 0.980 | 2.647 | 4.500 | 5.670 | 6.859 |
| | | 5 | 0.956 | 2.539 | 4.301 | 5.415 | 6.551 |
| | | 10 | 0.856 | 2.105 | 3.486 | 4.368 | 5.273 |
| | | 15 | 0.772 | 1.799 | 2.905 | 3.615 | 4.347 |
| | | 20 | 0.698 | 1.575 | 2.486 | 3.069 | 3.672 |
| | | 25 | 0.632 | 1.404 | 2.175 | 2.665 | 3.172 |
| | | 30 | 0.573 | 1.266 | 1.935 | 2.358 | 2.793 |
| | | 35 | 0.522 | 1.149 | 1.743 | 2.114 | 2.496 |
| | | 40 | 0.480 | 1.049 | 1.583 | 1.915 | 2.255 |
| | | 45 | 0.444 | 0.962 | 1.447 | 1.747 | 2.054 |
| | | 50 | 0.414 | 0.886 | 1.329 | 1.603 | 1.882 |
| | | 55 | 0.388 | 0.822 | 1.228 | 1.479 | 1.735 |
| | | 60 | 0.363 | 0.766 | 1.140 | 1.372 | 1.607 |
| | | 65 | 0.340 | 0.718 | 1.065 | 1.279 | 1.497 |
| 70 | 0.322 | 0.675 | 0.999 | 1.198 | 1.401 | | |
| 75 | N/A | 0.636 | 0.940 | 1.127 | 1.317 | | |

Table 75.#20 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 500,000 | 1 % | 0.194 | 1.021 | 3.329 | 5.788 | 9.157 |
| | | 2 | 0.188 | 0.981 | 3.143 | 5.466 | 8.665 |
| | | 3 | 0.182 | 0.944 | 2.972 | 5.166 | 8.206 |
| | | 4 | 0.177 | 0.911 | 2.814 | 4.889 | 7.777 |
| | | 5 | 0.171 | 0.880 | 2.669 | 4.631 | 7.376 |
| | | 10 | 0.152 | 0.758 | 2.099 | 3.598 | 5.744 |
| | | 15 | 0.142 | 0.670 | 1.719 | 2.891 | 4.594 |
| | | 20 | 0.139 | 0.599 | 1.459 | 2.402 | 3.781 |
| | | 25 | 0.138 | 0.537 | 1.272 | 2.054 | 3.198 |
| | | 30 | 0.134 | 0.482 | 1.128 | 1.798 | 2.770 |
| | | 35 | 0.125 | 0.434 | 1.011 | 1.598 | 2.444 |
| | | 40 | 0.114 | 0.396 | 0.912 | 1.436 | 2.185 |
| | | 45 | 0.112 | 0.366 | 0.829 | 1.301 | 1.973 |
| | | 50 | N/A | 0.342 | 0.759 | 1.186 | 1.796 |
| | | 55 | N/A | 0.323 | 0.701 | 1.090 | 1.646 |
| | | 60 | N/A | 0.304 | 0.653 | 1.009 | 1.520 |
| | | 65 | N/A | 0.285 | 0.613 | 0.942 | 1.413 |
| 70 | N/A | 0.268 | 0.577 | 0.884 | 1.321 | | |
| 75 | N/A | 0.263 | 0.543 | 0.832 | 1.241 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 0.192 | 1.118 | 3.342 | 5.583 | 8.582 |
| | | 2 | 0.186 | 1.075 | 3.170 | 5.292 | 8.145 |

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| | | | | | | | |
|-----------|------------|-------|-------|-------|-------|-------|-------|
| B1 and C1 | \$ 500,000 | 3 | 0.180 | 1.036 | 3.010 | 5.021 | 7.737 |
| | | 4 | 0.174 | 0.999 | 2.862 | 4.768 | 7.354 |
| | | 5 | 0.168 | 0.965 | 2.725 | 4.533 | 6.996 |
| | | 10 | 0.147 | 0.828 | 2.179 | 3.580 | 5.525 |
| | | 15 | 0.135 | 0.726 | 1.803 | 2.914 | 4.472 |
| | | 20 | 0.129 | 0.643 | 1.537 | 2.441 | 3.714 |
| | | 25 | 0.125 | 0.573 | 1.341 | 2.098 | 3.161 |
| | | 30 | 0.120 | 0.511 | 1.187 | 1.839 | 2.747 |
| | | 35 | 0.112 | 0.459 | 1.062 | 1.635 | 2.428 |
| | | 40 | 0.101 | 0.416 | 0.957 | 1.469 | 2.173 |
| | | 45 | 0.099 | 0.382 | 0.868 | 1.330 | 1.962 |
| | | 50 | N/A | 0.355 | 0.793 | 1.212 | 1.786 |
| | | 55 | N/A | 0.332 | 0.731 | 1.113 | 1.637 |
| | | 60 | N/A | 0.312 | 0.680 | 1.029 | 1.510 |
| | | 65 | N/A | 0.291 | 0.636 | 0.958 | 1.402 |
| | | 70 | N/A | 0.273 | 0.597 | 0.898 | 1.310 |
| 75 | N/A | 0.265 | 0.560 | 0.844 | 1.230 | | |

Table 75.#21 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 500,000 | 1 % | 0.221 | 1.149 | 3.264 | 5.373 | 8.187 |
| | | 2 | 0.214 | 1.107 | 3.101 | 5.100 | 7.778 |
| | | 3 | 0.207 | 1.069 | 2.950 | 4.845 | 7.395 |
| | | 4 | 0.201 | 1.033 | 2.810 | 4.607 | 7.036 |
| | | 5 | 0.195 | 1.000 | 2.681 | 4.386 | 6.699 |
| | | 10 | 0.172 | 0.865 | 2.162 | 3.487 | 5.316 |
| | | 15 | 0.158 | 0.763 | 1.802 | 2.855 | 4.324 |
| | | 20 | 0.150 | 0.679 | 1.546 | 2.406 | 3.607 |
| | | 25 | 0.145 | 0.608 | 1.355 | 2.077 | 3.083 |
| | | 30 | 0.138 | 0.545 | 1.205 | 1.828 | 2.688 |
| | | 35 | 0.129 | 0.492 | 1.082 | 1.631 | 2.383 |
| | | 40 | 0.118 | 0.448 | 0.978 | 1.469 | 2.137 |
| | | 45 | 0.114 | 0.412 | 0.890 | 1.333 | 1.934 |
| | | 50 | N/A | 0.383 | 0.815 | 1.218 | 1.764 |
| | | 55 | N/A | 0.359 | 0.753 | 1.120 | 1.619 |
| | | 60 | N/A | 0.337 | 0.700 | 1.037 | 1.495 |
| 65 | N/A | 0.315 | 0.656 | 0.967 | 1.390 | | |
| 70 | N/A | 0.296 | 0.616 | 0.906 | 1.300 | | |
| 75 | N/A | 0.287 | 0.579 | 0.852 | 1.221 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 0.310 | 1.245 | 3.021 | 4.746 | 7.031 |
| | | 2 | 0.302 | 1.208 | 2.887 | 4.523 | 6.698 |
| | | 3 | 0.294 | 1.174 | 2.762 | 4.315 | 6.387 |
| | | 4 | 0.286 | 1.141 | 2.647 | 4.121 | 6.096 |
| | | 5 | 0.279 | 1.111 | 2.539 | 3.940 | 5.822 |
| | | 10 | 0.248 | 0.985 | 2.105 | 3.201 | 4.695 |

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| | | | | | | | |
|-----------|------------|----|-------|-------|-------|-------|-------|
| E2 and E3 | \$ 500,000 | 15 | 0.226 | 0.885 | 1.799 | 2.677 | 3.881 |
| | | 20 | 0.209 | 0.800 | 1.575 | 2.298 | 3.289 |
| | | 25 | 0.197 | 0.725 | 1.404 | 2.017 | 2.850 |
| | | 30 | 0.185 | 0.658 | 1.266 | 1.799 | 2.516 |
| | | 35 | 0.171 | 0.600 | 1.149 | 1.622 | 2.252 |
| | | 40 | 0.157 | 0.550 | 1.049 | 1.475 | 2.037 |
| | | 45 | 0.150 | 0.507 | 0.962 | 1.349 | 1.857 |
| | | 50 | N/A | 0.472 | 0.886 | 1.240 | 1.703 |
| | | 55 | N/A | 0.442 | 0.822 | 1.146 | 1.571 |
| | | 60 | N/A | 0.414 | 0.766 | 1.065 | 1.456 |
| | | 65 | N/A | 0.388 | 0.718 | 0.995 | 1.357 |
| | | 70 | N/A | 0.365 | 0.675 | 0.934 | 1.271 |
| | | 75 | N/A | 0.350 | 0.636 | 0.879 | 1.195 |

Table 75.#22 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 750,000 | 1 % | 0.128 | 0.515 | 1.758 | 3.948 | 8.126 |
| | | 2 | 0.126 | 0.503 | 1.668 | 3.726 | 7.688 |
| | | 3 | 0.123 | 0.491 | 1.587 | 3.522 | 7.279 |
| | | 4 | 0.120 | 0.480 | 1.512 | 3.333 | 6.898 |
| | | 5 | 0.116 | 0.469 | 1.444 | 3.159 | 6.543 |
| | | 10 | 0.095 | 0.415 | 1.181 | 2.470 | 5.098 |
| | | 15 | 0.075 | 0.366 | 1.007 | 2.008 | 4.084 |
| | | 20 | 0.081 | 0.323 | 0.882 | 1.691 | 3.369 |
| | | 25 | N/A | 0.286 | 0.785 | 1.465 | 2.857 |
| | | 30 | N/A | 0.259 | 0.704 | 1.294 | 2.479 |
| | | 35 | N/A | 0.240 | 0.634 | 1.157 | 2.190 |
| | | 40 | N/A | 0.227 | 0.574 | 1.043 | 1.960 |
| | | 45 | N/A | 0.216 | 0.524 | 0.947 | 1.771 |
| | | 50 | N/A | 0.203 | 0.484 | 0.865 | 1.613 |
| | | 55 | N/A | 0.188 | 0.452 | 0.798 | 1.479 |
| | | 60 | N/A | 0.177 | 0.425 | 0.742 | 1.366 |
| | | 65 | N/A | 0.186 | 0.401 | 0.695 | 1.271 |
| 70 | N/A | N/A | 0.376 | 0.654 | 1.190 | | |
| 75 | N/A | N/A | 0.354 | 0.616 | 1.118 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 750,000 | 1 % | 0.106 | 0.546 | 1.858 | 3.912 | 7.658 |
| | | 2 | 0.104 | 0.531 | 1.771 | 3.708 | 7.267 |
| | | 3 | 0.101 | 0.518 | 1.690 | 3.520 | 6.902 |
| | | 4 | 0.099 | 0.504 | 1.616 | 3.344 | 6.561 |
| | | 5 | 0.096 | 0.491 | 1.548 | 3.182 | 6.242 |
| | | 10 | 0.078 | 0.431 | 1.277 | 2.531 | 4.933 |
| | | 15 | 0.062 | 0.377 | 1.090 | 2.081 | 4.000 |
| | | 20 | 0.066 | 0.330 | 0.952 | 1.764 | 3.329 |
| | | 25 | N/A | 0.291 | 0.843 | 1.531 | 2.840 |
| | | 30 | N/A | 0.261 | 0.753 | 1.352 | 2.472 |

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| | | | | | | |
|--|----|-----|-------|-------|-------|-------|
| | 35 | N/A | 0.240 | 0.676 | 1.207 | 2.187 |
| | 40 | N/A | 0.224 | 0.610 | 1.087 | 1.958 |
| | 45 | N/A | 0.210 | 0.555 | 0.985 | 1.770 |
| | 50 | N/A | 0.197 | 0.511 | 0.900 | 1.611 |
| | 55 | N/A | 0.182 | 0.474 | 0.828 | 1.477 |
| | 60 | N/A | 0.171 | 0.444 | 0.768 | 1.364 |
| | 65 | N/A | 0.175 | 0.416 | 0.718 | 1.267 |
| | 70 | N/A | N/A | 0.390 | 0.673 | 1.185 |
| | 75 | N/A | N/A | 0.366 | 0.633 | 1.112 |

Table 75.#23 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 750,000 | 1 % | 0.116 | 0.583 | 1.858 | 3.801 | 7.319 |
| | | 2 | 0.114 | 0.569 | 1.775 | 3.609 | 6.953 |
| | | 3 | 0.112 | 0.554 | 1.698 | 3.431 | 6.610 |
| | | 4 | 0.109 | 0.541 | 1.627 | 3.266 | 6.290 |
| | | 5 | 0.106 | 0.527 | 1.562 | 3.112 | 5.990 |
| | | 10 | 0.089 | 0.465 | 1.301 | 2.495 | 4.759 |
| | | 15 | 0.073 | 0.410 | 1.119 | 2.067 | 3.878 |
| | | 20 | 0.076 | 0.362 | 0.983 | 1.763 | 3.243 |
| | | 25 | N/A | 0.322 | 0.875 | 1.538 | 2.778 |
| | | 30 | N/A | 0.290 | 0.784 | 1.363 | 2.427 |
| | | 35 | N/A | 0.267 | 0.707 | 1.222 | 2.154 |
| | | 40 | N/A | 0.249 | 0.640 | 1.104 | 1.933 |
| | | 45 | N/A | 0.234 | 0.585 | 1.003 | 1.751 |
| | | 50 | N/A | 0.219 | 0.539 | 0.918 | 1.597 |
| | | 55 | N/A | 0.204 | 0.501 | 0.846 | 1.466 |
| | | 60 | N/A | 0.191 | 0.470 | 0.786 | 1.355 |
| | | 65 | N/A | 0.194 | 0.441 | 0.735 | 1.261 |
| 70 | N/A | N/A | 0.414 | 0.690 | 1.180 | | |
| 75 | N/A | N/A | 0.389 | 0.649 | 1.108 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 750,000 | 1 % | 0.134 | 0.710 | 1.854 | 3.462 | 6.324 |
| | | 2 | 0.132 | 0.695 | 1.784 | 3.305 | 6.027 |
| | | 3 | 0.129 | 0.680 | 1.719 | 3.158 | 5.748 |
| | | 4 | 0.126 | 0.666 | 1.658 | 3.022 | 5.488 |
| | | 5 | 0.123 | 0.651 | 1.602 | 2.896 | 5.243 |
| | | 10 | 0.106 | 0.584 | 1.375 | 2.383 | 4.238 |
| | | 15 | 0.091 | 0.523 | 1.210 | 2.022 | 3.514 |
| | | 20 | 0.091 | 0.469 | 1.083 | 1.759 | 2.987 |
| | | 25 | N/A | 0.422 | 0.978 | 1.561 | 2.595 |
| | | 30 | N/A | 0.384 | 0.888 | 1.403 | 2.296 |
| | | 35 | N/A | 0.353 | 0.809 | 1.272 | 2.059 |
| | | 40 | N/A | 0.327 | 0.740 | 1.159 | 1.864 |
| | | 45 | N/A | 0.306 | 0.680 | 1.062 | 1.700 |
| | | 50 | N/A | 0.285 | 0.630 | 0.978 | 1.560 |

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| | | | | | | |
|--|----|-----|-------|-------|-------|-------|
| | 55 | N/A | 0.265 | 0.587 | 0.906 | 1.439 |
| | 60 | N/A | 0.249 | 0.549 | 0.844 | 1.335 |
| | 65 | N/A | 0.245 | 0.516 | 0.790 | 1.245 |
| | 70 | N/A | N/A | 0.484 | 0.743 | 1.167 |
| | 75 | N/A | N/A | 0.456 | 0.699 | 1.097 |

Table 75.#24 Sub-limit Factors – Deductible Tier 1

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|--------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 1,000,000 | 1 % | N/A | 0.283 | 1.021 | 2.694 | 7.316 |
| | | 2 | N/A | 0.274 | 0.981 | 2.546 | 6.921 |
| | | 3 | N/A | 0.266 | 0.944 | 2.411 | 6.554 |
| | | 4 | N/A | 0.257 | 0.911 | 2.286 | 6.212 |
| | | 5 | N/A | 0.249 | 0.880 | 2.171 | 5.893 |
| | | 10 | N/A | 0.213 | 0.758 | 1.724 | 4.598 |
| | | 15 | N/A | 0.187 | 0.670 | 1.428 | 3.691 |
| | | 20 | N/A | 0.171 | 0.599 | 1.225 | 3.053 |
| | | 25 | N/A | 0.162 | 0.537 | 1.075 | 2.594 |
| | | 30 | N/A | 0.158 | 0.482 | 0.958 | 2.255 |
| | | 35 | N/A | 0.152 | 0.434 | 0.861 | 1.994 |
| | | 40 | N/A | 0.143 | 0.396 | 0.778 | 1.785 |
| | | 45 | N/A | 0.131 | 0.366 | 0.707 | 1.614 |
| | | 50 | N/A | 0.126 | 0.342 | 0.649 | 1.470 |
| | | 55 | N/A | 0.150 | 0.323 | 0.601 | 1.349 |
| | | 60 | N/A | N/A | 0.304 | 0.562 | 1.248 |
| | | 65 | N/A | N/A | 0.285 | 0.529 | 1.161 |
| 70 | N/A | N/A | 0.268 | 0.498 | 1.087 | | |
| 75 | N/A | N/A | 0.263 | 0.468 | 1.022 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 1,000,000 | 1 % | N/A | 0.285 | 1.118 | 2.751 | 6.924 |
| | | 2 | N/A | 0.275 | 1.075 | 2.612 | 6.571 |
| | | 3 | N/A | 0.266 | 1.036 | 2.483 | 6.242 |
| | | 4 | N/A | 0.257 | 0.999 | 2.364 | 5.934 |
| | | 5 | N/A | 0.249 | 0.965 | 2.254 | 5.647 |
| | | 10 | N/A | 0.212 | 0.828 | 1.817 | 4.469 |
| | | 15 | N/A | 0.184 | 0.726 | 1.518 | 3.631 |
| | | 20 | N/A | 0.166 | 0.643 | 1.304 | 3.029 |
| | | 25 | N/A | 0.155 | 0.573 | 1.144 | 2.588 |
| | | 30 | N/A | 0.148 | 0.511 | 1.017 | 2.256 |
| | | 35 | N/A | 0.141 | 0.459 | 0.911 | 1.998 |
| | | 40 | N/A | 0.131 | 0.416 | 0.821 | 1.789 |
| | | 45 | N/A | 0.120 | 0.382 | 0.746 | 1.617 |
| | | 50 | N/A | 0.115 | 0.355 | 0.682 | 1.473 |
| | | 55 | N/A | 0.132 | 0.332 | 0.630 | 1.351 |
| | | 60 | N/A | N/A | 0.312 | 0.587 | 1.248 |
| | | 65 | N/A | N/A | 0.291 | 0.550 | 1.161 |
| 70 | N/A | N/A | 0.273 | 0.516 | 1.085 | | |

| | | | | | | | |
|--|--|-----------|------------|------------|--------------|--------------|--------------|
| | | <u>75</u> | <u>N/A</u> | <u>N/A</u> | <u>0.265</u> | <u>0.484</u> | <u>1.019</u> |
|--|--|-----------|------------|------------|--------------|--------------|--------------|

Table 75.#25 Sub-limit Factors – Deductible Tier 1

| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | | |
|--------------------------|---------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | <u>\$1,000,000 Or Less</u> | <u>\$1,000,001 – \$3,500,000</u> | <u>\$3,500,001 – \$5,500,000</u> | <u>\$5,500,001 – \$10,000,000</u> | <u>More Than \$10,000,000</u> |
| <u>D1, D2, D3 and E1</u> | <u>\$ 1,000,000</u> | <u>1 %</u> | <u>N/A</u> | <u>0.316</u> | <u>1.149</u> | <u>2.706</u> | <u>6.629</u> |
| | | <u>2</u> | <u>N/A</u> | <u>0.306</u> | <u>1.107</u> | <u>2.574</u> | <u>6.298</u> |
| | | <u>3</u> | <u>N/A</u> | <u>0.297</u> | <u>1.069</u> | <u>2.452</u> | <u>5.989</u> |
| | | <u>4</u> | <u>N/A</u> | <u>0.288</u> | <u>1.033</u> | <u>2.339</u> | <u>5.700</u> |
| | | <u>5</u> | <u>N/A</u> | <u>0.279</u> | <u>1.000</u> | <u>2.234</u> | <u>5.429</u> |
| | | <u>10</u> | <u>N/A</u> | <u>0.241</u> | <u>0.865</u> | <u>1.818</u> | <u>4.321</u> |
| | | <u>15</u> | <u>N/A</u> | <u>0.211</u> | <u>0.763</u> | <u>1.530</u> | <u>3.529</u> |
| | | <u>20</u> | <u>N/A</u> | <u>0.191</u> | <u>0.679</u> | <u>1.323</u> | <u>2.958</u> |
| | | <u>25</u> | <u>N/A</u> | <u>0.178</u> | <u>0.608</u> | <u>1.166</u> | <u>2.539</u> |
| | | <u>30</u> | <u>N/A</u> | <u>0.169</u> | <u>0.545</u> | <u>1.041</u> | <u>2.221</u> |
| | | <u>35</u> | <u>N/A</u> | <u>0.161</u> | <u>0.492</u> | <u>0.936</u> | <u>1.973</u> |
| | | <u>40</u> | <u>N/A</u> | <u>0.150</u> | <u>0.448</u> | <u>0.847</u> | <u>1.771</u> |
| | | <u>45</u> | <u>N/A</u> | <u>0.138</u> | <u>0.412</u> | <u>0.771</u> | <u>1.605</u> |
| | | <u>50</u> | <u>N/A</u> | <u>0.132</u> | <u>0.383</u> | <u>0.708</u> | <u>1.464</u> |
| | | <u>55</u> | <u>N/A</u> | <u>0.147</u> | <u>0.359</u> | <u>0.655</u> | <u>1.345</u> |
| | | <u>60</u> | <u>N/A</u> | <u>N/A</u> | <u>0.337</u> | <u>0.611</u> | <u>1.244</u> |
| | | <u>65</u> | <u>N/A</u> | <u>N/A</u> | <u>0.315</u> | <u>0.573</u> | <u>1.158</u> |
| <u>70</u> | <u>N/A</u> | <u>N/A</u> | <u>0.296</u> | <u>0.538</u> | <u>1.084</u> | | |
| <u>75</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> | <u>0.287</u> | <u>0.505</u> | <u>1.018</u> | |
| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | | |
| | | | <u>\$1,000,000 Or Less</u> | <u>\$1,000,001 – \$3,500,000</u> | <u>\$3,500,001 – \$5,500,000</u> | <u>\$5,500,001 – \$10,000,000</u> | <u>More Than \$10,000,000</u> |
| <u>E2 and E3</u> | <u>\$ 1,000,000</u> | <u>1 %</u> | <u>N/A</u> | <u>0.420</u> | <u>1.245</u> | <u>2.561</u> | <u>5.761</u> |
| | | <u>2</u> | <u>N/A</u> | <u>0.409</u> | <u>1.208</u> | <u>2.451</u> | <u>5.492</u> |
| | | <u>3</u> | <u>N/A</u> | <u>0.399</u> | <u>1.174</u> | <u>2.350</u> | <u>5.240</u> |
| | | <u>4</u> | <u>N/A</u> | <u>0.388</u> | <u>1.141</u> | <u>2.256</u> | <u>5.004</u> |
| | | <u>5</u> | <u>N/A</u> | <u>0.378</u> | <u>1.111</u> | <u>2.169</u> | <u>4.784</u> |
| | | <u>10</u> | <u>N/A</u> | <u>0.333</u> | <u>0.985</u> | <u>1.817</u> | <u>3.877</u> |
| | | <u>15</u> | <u>N/A</u> | <u>0.296</u> | <u>0.885</u> | <u>1.567</u> | <u>3.224</u> |
| | | <u>20</u> | <u>N/A</u> | <u>0.268</u> | <u>0.800</u> | <u>1.383</u> | <u>2.748</u> |
| | | <u>25</u> | <u>N/A</u> | <u>0.247</u> | <u>0.725</u> | <u>1.239</u> | <u>2.394</u> |
| | | <u>30</u> | <u>N/A</u> | <u>0.231</u> | <u>0.658</u> | <u>1.121</u> | <u>2.121</u> |
| | | <u>35</u> | <u>N/A</u> | <u>0.216</u> | <u>0.600</u> | <u>1.019</u> | <u>1.904</u> |
| | | <u>40</u> | <u>N/A</u> | <u>0.200</u> | <u>0.550</u> | <u>0.931</u> | <u>1.725</u> |
| | | <u>45</u> | <u>N/A</u> | <u>0.185</u> | <u>0.507</u> | <u>0.854</u> | <u>1.574</u> |
| | | <u>50</u> | <u>N/A</u> | <u>0.175</u> | <u>0.472</u> | <u>0.788</u> | <u>1.445</u> |
| | | <u>55</u> | <u>N/A</u> | <u>0.183</u> | <u>0.442</u> | <u>0.732</u> | <u>1.333</u> |
| | | <u>60</u> | <u>N/A</u> | <u>N/A</u> | <u>0.414</u> | <u>0.684</u> | <u>1.238</u> |
| | | <u>65</u> | <u>N/A</u> | <u>N/A</u> | <u>0.388</u> | <u>0.641</u> | <u>1.155</u> |
| <u>70</u> | <u>N/A</u> | <u>N/A</u> | <u>0.365</u> | <u>0.603</u> | <u>1.082</u> | | |
| <u>75</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> | <u>0.350</u> | <u>0.567</u> | <u>1.018</u> | |

Table 75.#26 Sub-limit Factors – Deductible Tier 1

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| A1 | \$ 500 | 1 % | 7.258 | 8.282 | 8.599 | 8.757 |
| | | 2 | 6.913 | 7.892 | 8.195 | 8.346 |
| | | 3 | 6.589 | 7.525 | 7.815 | 7.959 |
| | | 4 | 6.284 | 7.180 | 7.457 | 7.595 |
| | | 5 | 5.998 | 6.854 | 7.120 | 7.252 |
| | | 10 | 4.808 | 5.498 | 5.712 | 5.819 |
| | | 15 | 3.941 | 4.502 | 4.677 | 4.764 |
| | | 20 | 3.309 | 3.771 | 3.916 | 3.988 |
| | | 25 | 2.842 | 3.231 | 3.352 | 3.413 |
| | | 30 | 2.493 | 2.825 | 2.928 | 2.980 |
| | | 35 | 2.225 | 2.513 | 2.603 | 2.648 |
| | | 40 | 2.012 | 2.267 | 2.347 | 2.387 |
| | | 45 | 1.839 | 2.068 | 2.139 | 2.175 |
| | | 50 | 1.695 | 1.902 | 1.967 | 1.999 |
| | | 55 | 1.572 | 1.762 | 1.821 | 1.851 |
| | | 60 | 1.467 | 1.642 | 1.696 | 1.723 |
| 65 | 1.377 | 1.538 | 1.588 | 1.614 | | |
| 70 | 1.298 | 1.448 | 1.495 | 1.518 | | |
| 75 | 1.229 | 1.369 | 1.413 | 1.435 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| B1 and C1 | \$ 500 | 1 % | 6.651 | 7.516 | 7.782 | 7.915 |
| | | 2 | 6.358 | 7.187 | 7.442 | 7.569 |
| | | 3 | 6.083 | 6.876 | 7.121 | 7.243 |
| | | 4 | 5.823 | 6.583 | 6.818 | 6.935 |
| | | 5 | 5.578 | 6.307 | 6.532 | 6.644 |
| | | 10 | 4.553 | 5.145 | 5.328 | 5.419 |
| | | 15 | 3.793 | 4.279 | 4.429 | 4.505 |
| | | 20 | 3.227 | 3.631 | 3.757 | 3.820 |
| | | 25 | 2.800 | 3.143 | 3.249 | 3.302 |
| | | 30 | 2.474 | 2.768 | 2.860 | 2.906 |
| | | 35 | 2.217 | 2.475 | 2.555 | 2.595 |
| | | 40 | 2.010 | 2.239 | 2.310 | 2.346 |
| | | 45 | 1.839 | 2.045 | 2.109 | 2.141 |
| | | 50 | 1.694 | 1.882 | 1.940 | 1.969 |
| | | 55 | 1.570 | 1.742 | 1.796 | 1.822 |
| | | 60 | 1.464 | 1.622 | 1.671 | 1.696 |
| 65 | 1.371 | 1.517 | 1.563 | 1.586 | | |
| 70 | 1.290 | 1.426 | 1.469 | 1.490 | | |
| 75 | 1.218 | 1.346 | 1.386 | 1.405 | | |

Table 75.#27 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | 1 % | 6.423 | 7.255 | 7.511 | 7.639 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| D1, D2, D3 and E1 | \$ 500 | 2 | 6.142 | 6.939 | 7.184 | 7.306 |
| | | 3 | 5.877 | 6.640 | 6.875 | 6.993 |
| | | 4 | 5.627 | 6.358 | 6.584 | 6.696 |
| | | 5 | 5.392 | 6.093 | 6.309 | 6.417 |
| | | 10 | 4.406 | 4.975 | 5.151 | 5.239 |
| | | 15 | 3.674 | 4.142 | 4.287 | 4.359 |
| | | 20 | 3.130 | 3.519 | 3.640 | 3.701 |
| | | 25 | 2.721 | 3.050 | 3.152 | 3.204 |
| | | 30 | 2.408 | 2.691 | 2.779 | 2.823 |
| | | 35 | 2.162 | 2.410 | 2.487 | 2.525 |
| | | 40 | 1.965 | 2.185 | 2.253 | 2.287 |
| | | 45 | 1.801 | 1.999 | 2.061 | 2.091 |
| | | 50 | 1.664 | 1.844 | 1.899 | 1.927 |
| | | 55 | 1.546 | 1.711 | 1.762 | 1.787 |
| | | 60 | 1.444 | 1.596 | 1.643 | 1.666 |
| | | 65 | 1.355 | 1.496 | 1.540 | 1.561 |
| | | 70 | 1.278 | 1.409 | 1.449 | 1.470 |
| 75 | 1.209 | 1.332 | 1.370 | 1.389 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| E2 and E3 | \$ 500 | 1 % | 6.177 | 6.979 | 7.225 | 7.349 |
| | | 2 | 5.906 | 6.674 | 6.910 | 7.028 |
| | | 3 | 5.651 | 6.386 | 6.612 | 6.726 |
| | | 4 | 5.410 | 6.114 | 6.332 | 6.440 |
| | | 5 | 5.184 | 5.858 | 6.067 | 6.171 |
| | | 10 | 4.235 | 4.782 | 4.952 | 5.037 |
| | | 15 | 3.533 | 3.982 | 4.121 | 4.191 |
| | | 20 | 3.012 | 3.386 | 3.502 | 3.560 |
| | | 25 | 2.622 | 2.938 | 3.035 | 3.085 |
| | | 30 | 2.325 | 2.596 | 2.680 | 2.722 |
| | | 35 | 2.093 | 2.330 | 2.403 | 2.440 |
| | | 40 | 1.907 | 2.117 | 2.182 | 2.215 |
| | | 45 | 1.754 | 1.943 | 2.001 | 2.031 |
| | | 50 | 1.625 | 1.797 | 1.850 | 1.876 |
| | | 55 | 1.515 | 1.672 | 1.720 | 1.745 |
| | | 60 | 1.419 | 1.564 | 1.609 | 1.631 |
| | | 65 | 1.336 | 1.470 | 1.512 | 1.532 |
| 70 | 1.263 | 1.388 | 1.427 | 1.446 | | |
| 75 | 1.199 | 1.316 | 1.352 | 1.370 | | |

Table 75.#28 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | 1 % | 5.940 | 7.754 | 8.360 | 8.671 |
| | | 2 | 5.655 | 7.387 | 7.967 | 8.264 |
| | | 3 | 5.388 | 7.042 | 7.596 | 7.881 |
| | | 4 | 5.137 | 6.718 | 7.248 | 7.520 |
| | | 5 | 4.902 | 6.413 | 6.920 | 7.181 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| A1 | \$ 1,000 | 10 | 3.931 | 5.142 | 5.550 | 5.761 |
| | | 15 | 3.231 | 4.212 | 4.545 | 4.717 |
| | | 20 | 2.725 | 3.532 | 3.807 | 3.949 |
| | | 25 | 2.353 | 3.030 | 3.260 | 3.380 |
| | | 30 | 2.075 | 2.653 | 2.850 | 2.952 |
| | | 35 | 1.861 | 2.364 | 2.535 | 2.624 |
| | | 40 | 1.690 | 2.135 | 2.287 | 2.365 |
| | | 45 | 1.550 | 1.950 | 2.085 | 2.156 |
| | | 50 | 1.433 | 1.795 | 1.918 | 1.982 |
| | | 55 | 1.333 | 1.664 | 1.776 | 1.835 |
| | | 60 | 1.247 | 1.552 | 1.655 | 1.709 |
| | | 65 | 1.173 | 1.455 | 1.551 | 1.600 |
| | | 70 | 1.108 | 1.371 | 1.460 | 1.506 |
| | | 75 | 1.051 | 1.297 | 1.380 | 1.423 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| B1 and C1 | \$ 1,000 | 1 % | 5.532 | 7.071 | 7.582 | 7.843 |
| | | 2 | 5.288 | 6.760 | 7.250 | 7.501 |
| | | 3 | 5.059 | 6.468 | 6.937 | 7.177 |
| | | 4 | 4.843 | 6.192 | 6.641 | 6.871 |
| | | 5 | 4.640 | 5.932 | 6.362 | 6.583 |
| | | 10 | 3.794 | 4.839 | 5.190 | 5.370 |
| | | 15 | 3.171 | 4.028 | 4.316 | 4.464 |
| | | 20 | 2.710 | 3.422 | 3.662 | 3.786 |
| | | 25 | 2.364 | 2.966 | 3.169 | 3.274 |
| | | 30 | 2.097 | 2.616 | 2.791 | 2.881 |
| | | 35 | 1.887 | 2.342 | 2.495 | 2.573 |
| | | 40 | 1.717 | 2.121 | 2.257 | 2.327 |
| | | 45 | 1.575 | 1.939 | 2.061 | 2.124 |
| | | 50 | 1.454 | 1.785 | 1.896 | 1.953 |
| | | 55 | 1.350 | 1.654 | 1.756 | 1.808 |
| 60 | 1.260 | 1.540 | 1.634 | 1.682 | | |
| 65 | 1.182 | 1.442 | 1.529 | 1.573 | | |
| 70 | 1.114 | 1.356 | 1.437 | 1.478 | | |
| 75 | 1.054 | 1.280 | 1.356 | 1.395 | | |

Table 75.#29 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| D1, D2, | | 1 % | 5.347 | 6.827 | 7.318 | 7.570 |
| | | 2 | 5.113 | 6.529 | 6.999 | 7.240 |
| | | 3 | 4.892 | 6.247 | 6.698 | 6.929 |
| | | 4 | 4.685 | 5.982 | 6.414 | 6.635 |
| | | 5 | 4.490 | 5.732 | 6.146 | 6.358 |
| | | 10 | 3.676 | 4.681 | 5.018 | 5.191 |
| | | 15 | 3.077 | 3.901 | 4.178 | 4.320 |
| | | 20 | 2.634 | 3.319 | 3.549 | 3.668 |
| | | 25 | 2.301 | 2.880 | 3.075 | 3.176 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| D3 and E1 | \$ 1,000 | 30 | 2.047 | 2.545 | 2.713 | 2.799 |
| | | 35 | 1.846 | 2.282 | 2.429 | 2.504 |
| | | 40 | 1.683 | 2.071 | 2.201 | 2.269 |
| | | 45 | 1.548 | 1.897 | 2.014 | 2.075 |
| | | 50 | 1.433 | 1.751 | 1.857 | 1.912 |
| | | 55 | 1.335 | 1.626 | 1.723 | 1.773 |
| | | 60 | 1.249 | 1.517 | 1.607 | 1.654 |
| | | 65 | 1.175 | 1.423 | 1.507 | 1.550 |
| | | 70 | 1.109 | 1.341 | 1.419 | 1.459 |
| | | 75 | 1.052 | 1.269 | 1.341 | 1.379 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| E2 and E3 | \$ 1,000 | 1 % | 5.140 | 6.566 | 7.039 | 7.282 |
| | | 2 | 4.914 | 6.278 | 6.732 | 6.964 |
| | | 3 | 4.702 | 6.007 | 6.442 | 6.664 |
| | | 4 | 4.503 | 5.752 | 6.168 | 6.382 |
| | | 5 | 4.315 | 5.511 | 5.910 | 6.115 |
| | | 10 | 3.533 | 4.500 | 4.824 | 4.991 |
| | | 15 | 2.959 | 3.750 | 4.017 | 4.153 |
| | | 20 | 2.537 | 3.193 | 3.414 | 3.528 |
| | | 25 | 2.221 | 2.775 | 2.962 | 3.058 |
| | | 30 | 1.980 | 2.456 | 2.616 | 2.699 |
| | | 35 | 1.791 | 2.207 | 2.348 | 2.420 |
| | | 40 | 1.639 | 2.009 | 2.133 | 2.197 |
| | | 45 | 1.513 | 1.845 | 1.957 | 2.015 |
| | | 50 | 1.406 | 1.708 | 1.810 | 1.862 |
| | | 55 | 1.314 | 1.591 | 1.684 | 1.732 |
| | | 60 | 1.234 | 1.489 | 1.575 | 1.619 |
| 65 | 1.164 | 1.401 | 1.480 | 1.521 | | |
| 70 | 1.103 | 1.323 | 1.398 | 1.436 | | |
| 75 | 1.049 | 1.255 | 1.325 | 1.360 | | |

Table 75.#30 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| A1 | \$ 2,500 | 1 % | 5.370 | 7.682 | 8.282 | 8.536 |
| | | 2 | 5.112 | 7.318 | 7.892 | 8.134 |
| | | 3 | 4.869 | 6.976 | 7.525 | 7.757 |
| | | 4 | 4.643 | 6.654 | 7.180 | 7.401 |
| | | 5 | 4.430 | 6.352 | 6.854 | 7.067 |
| | | 10 | 3.556 | 5.093 | 5.498 | 5.669 |
| | | 15 | 2.928 | 4.173 | 4.502 | 4.642 |
| | | 20 | 2.476 | 3.499 | 3.771 | 3.887 |
| | | 25 | 2.145 | 3.002 | 3.231 | 3.328 |
| | | 30 | 1.898 | 2.630 | 2.825 | 2.908 |
| | | 35 | 1.706 | 2.343 | 2.513 | 2.585 |
| | | 40 | 1.553 | 2.117 | 2.267 | 2.331 |
| 45 | 1.427 | 1.933 | 2.068 | 2.125 | | |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| | | 50 | 1.321 | 1.780 | 1.902 | 1.954 |
| | | 55 | 1.230 | 1.650 | 1.762 | 1.809 |
| | | 60 | 1.153 | 1.539 | 1.642 | 1.685 |
| | | 65 | 1.086 | 1.443 | 1.538 | 1.578 |
| | | 70 | 1.027 | 1.360 | 1.448 | 1.486 |
| | | 75 | 0.975 | 1.287 | 1.369 | 1.404 |
| B1 and C1 | \$ 2,500 | 1 % | 5.044 | 7.009 | 7.516 | 7.729 |
| | | 2 | 4.822 | 6.701 | 7.187 | 7.391 |
| | | 3 | 4.613 | 6.411 | 6.876 | 7.072 |
| | | 4 | 4.417 | 6.138 | 6.583 | 6.771 |
| | | 5 | 4.233 | 5.880 | 6.307 | 6.487 |
| | | 10 | 3.466 | 4.797 | 5.145 | 5.291 |
| | | 15 | 2.904 | 3.993 | 4.279 | 4.399 |
| | | 20 | 2.488 | 3.394 | 3.631 | 3.732 |
| | | 25 | 2.176 | 2.942 | 3.143 | 3.228 |
| | | 30 | 1.936 | 2.595 | 2.768 | 2.842 |
| | | 35 | 1.745 | 2.323 | 2.475 | 2.539 |
| | | 40 | 1.590 | 2.105 | 2.239 | 2.296 |
| | | 45 | 1.460 | 1.924 | 2.045 | 2.096 |
| | | 50 | 1.350 | 1.772 | 1.882 | 1.928 |
| | | 55 | 1.255 | 1.642 | 1.742 | 1.785 |
| | | 60 | 1.172 | 1.529 | 1.622 | 1.661 |
| | | 65 | 1.101 | 1.431 | 1.517 | 1.554 |
| 70 | 1.038 | 1.346 | 1.426 | 1.460 | | |
| 75 | 0.983 | 1.271 | 1.346 | 1.378 | | |

Table 75.#31 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-------------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| D1, D2, D3 and E1 | \$ 2,500 | 1 % | 4.878 | 6.768 | 7.255 | 7.460 |
| | | 2 | 4.665 | 6.472 | 6.939 | 7.135 |
| | | 3 | 4.464 | 6.193 | 6.640 | 6.828 |
| | | 4 | 4.275 | 5.930 | 6.358 | 6.539 |
| | | 5 | 4.098 | 5.682 | 6.093 | 6.266 |
| | | 10 | 3.360 | 4.641 | 4.975 | 5.116 |
| | | 15 | 2.820 | 3.868 | 4.142 | 4.258 |
| | | 20 | 2.420 | 3.291 | 3.519 | 3.616 |
| | | 25 | 2.121 | 2.857 | 3.050 | 3.132 |
| | | 30 | 1.891 | 2.525 | 2.691 | 2.761 |
| | | 35 | 1.710 | 2.264 | 2.410 | 2.471 |
| | | 40 | 1.562 | 2.055 | 2.185 | 2.239 |
| | | 45 | 1.439 | 1.883 | 1.999 | 2.048 |
| | | 50 | 1.334 | 1.738 | 1.844 | 1.888 |
| | | 55 | 1.243 | 1.614 | 1.711 | 1.751 |
| | | 60 | 1.165 | 1.507 | 1.596 | 1.633 |
| | | 65 | 1.096 | 1.413 | 1.496 | 1.531 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| | | 70 | 1.037 | 1.332 | 1.409 | 1.441 |
| | | 75 | 0.984 | 1.260 | 1.332 | 1.362 |
| E2 and E3 | \$ 2,500 | 1 % | 4.689 | 6.509 | 6.979 | 7.176 |
| | | 2 | 4.483 | 6.224 | 6.674 | 6.863 |
| | | 3 | 4.290 | 5.955 | 6.386 | 6.567 |
| | | 4 | 4.109 | 5.702 | 6.114 | 6.288 |
| | | 5 | 3.938 | 5.463 | 5.858 | 6.025 |
| | | 10 | 3.230 | 4.461 | 4.782 | 4.918 |
| | | 15 | 2.713 | 3.718 | 3.982 | 4.094 |
| | | 20 | 2.332 | 3.166 | 3.386 | 3.478 |
| | | 25 | 2.049 | 2.752 | 2.938 | 3.016 |
| | | 30 | 1.832 | 2.437 | 2.596 | 2.663 |
| | | 35 | 1.662 | 2.191 | 2.330 | 2.388 |
| | | 40 | 1.524 | 1.994 | 2.117 | 2.169 |
| | | 45 | 1.409 | 1.832 | 1.943 | 1.990 |
| | | 50 | 1.311 | 1.696 | 1.797 | 1.839 |
| | | 55 | 1.227 | 1.579 | 1.672 | 1.711 |
| | | 60 | 1.154 | 1.479 | 1.564 | 1.600 |
| | | 65 | 1.090 | 1.391 | 1.470 | 1.503 |
| 70 | 1.034 | 1.315 | 1.388 | 1.419 | | |
| 75 | 0.984 | 1.247 | 1.316 | 1.345 | | |

Table 75.#32 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| A1 | \$ 5,000 | 1 % | 5.940 | 7.754 | 8.282 | 8.590 |
| | | 2 | 5.655 | 7.387 | 7.892 | 8.187 |
| | | 3 | 5.388 | 7.042 | 7.525 | 7.807 |
| | | 4 | 5.137 | 6.718 | 7.180 | 7.449 |
| | | 5 | 4.902 | 6.413 | 6.854 | 7.113 |
| | | 10 | 3.931 | 5.142 | 5.498 | 5.706 |
| | | 15 | 3.231 | 4.212 | 4.502 | 4.672 |
| | | 20 | 2.725 | 3.532 | 3.771 | 3.912 |
| | | 25 | 2.353 | 3.030 | 3.231 | 3.349 |
| | | 30 | 2.075 | 2.653 | 2.825 | 2.926 |
| | | 35 | 1.861 | 2.364 | 2.513 | 2.601 |
| | | 40 | 1.690 | 2.135 | 2.267 | 2.345 |
| | | 45 | 1.550 | 1.950 | 2.068 | 2.137 |
| | | 50 | 1.433 | 1.795 | 1.902 | 1.965 |
| | | 55 | 1.333 | 1.664 | 1.762 | 1.819 |
| | | 60 | 1.247 | 1.552 | 1.642 | 1.695 |
| | | 65 | 1.173 | 1.455 | 1.538 | 1.587 |
| 70 | 1.108 | 1.371 | 1.448 | 1.494 | | |
| 75 | 1.051 | 1.297 | 1.369 | 1.412 | | |
| | | | Total Property Value | | | |

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| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>\$250,000 Or Less</u> | <u>\$250,001 – \$500,000</u> | <u>\$500,001 – \$1,000,000</u> | <u>More Than \$1,000,000</u> |
|-----------------------|-------------------|------------------|--------------------------|------------------------------|--------------------------------|------------------------------|
| B1 and C1 | \$ 5,000 | 1 % | 5.532 | 7.071 | 7.516 | 7.775 |
| | | 2 | 5.288 | 6.760 | 7.187 | 7.435 |
| | | 3 | 5.059 | 6.468 | 6.876 | 7.114 |
| | | 4 | 4.843 | 6.192 | 6.583 | 6.812 |
| | | 5 | 4.640 | 5.932 | 6.307 | 6.526 |
| | | 10 | 3.794 | 4.839 | 5.145 | 5.323 |
| | | 15 | 3.171 | 4.028 | 4.279 | 4.425 |
| | | 20 | 2.710 | 3.422 | 3.631 | 3.754 |
| | | 25 | 2.364 | 2.966 | 3.143 | 3.246 |
| | | 30 | 2.097 | 2.616 | 2.768 | 2.858 |
| | | 35 | 1.887 | 2.342 | 2.475 | 2.553 |
| | | 40 | 1.717 | 2.121 | 2.239 | 2.309 |
| | | 45 | 1.575 | 1.939 | 2.045 | 2.107 |
| | | 50 | 1.454 | 1.785 | 1.882 | 1.938 |
| | | 55 | 1.350 | 1.654 | 1.742 | 1.794 |
| | | 60 | 1.260 | 1.540 | 1.622 | 1.670 |
| | | 65 | 1.182 | 1.442 | 1.517 | 1.562 |
| 70 | 1.114 | 1.356 | 1.426 | 1.467 | | |
| 75 | 1.054 | 1.280 | 1.346 | 1.385 | | |

Table 75.#33 Sub-limit Factors – Deductible Tier 2

| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|--------------------------------|------------------------------|
| | | | <u>\$250,000 Or Less</u> | <u>\$250,001 – \$500,000</u> | <u>\$500,001 – \$1,000,000</u> | <u>More Than \$1,000,000</u> |
| D1, D2, D3 and E1 | \$ 5,000 | 1 % | 5.347 | 6.827 | 7.255 | 7.504 |
| | | 2 | 5.113 | 6.529 | 6.939 | 7.178 |
| | | 3 | 4.892 | 6.247 | 6.640 | 6.869 |
| | | 4 | 4.685 | 5.982 | 6.358 | 6.578 |
| | | 5 | 4.490 | 5.732 | 6.093 | 6.303 |
| | | 10 | 3.676 | 4.681 | 4.975 | 5.146 |
| | | 15 | 3.077 | 3.901 | 4.142 | 4.283 |
| | | 20 | 2.634 | 3.319 | 3.519 | 3.637 |
| | | 25 | 2.301 | 2.880 | 3.050 | 3.150 |
| | | 30 | 2.047 | 2.545 | 2.691 | 2.777 |
| | | 35 | 1.846 | 2.282 | 2.410 | 2.485 |
| | | 40 | 1.683 | 2.071 | 2.185 | 2.251 |
| | | 45 | 1.548 | 1.897 | 1.999 | 2.059 |
| | | 50 | 1.433 | 1.751 | 1.844 | 1.898 |
| | | 55 | 1.335 | 1.626 | 1.711 | 1.760 |
| | | 60 | 1.249 | 1.517 | 1.596 | 1.642 |
| | | 65 | 1.175 | 1.423 | 1.496 | 1.538 |
| 70 | 1.109 | 1.341 | 1.409 | 1.448 | | |
| 75 | 1.052 | 1.269 | 1.332 | 1.369 | | |
| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | |
| | | | <u>\$250,000 Or Less</u> | <u>\$250,001 – \$500,000</u> | <u>\$500,001 – \$1,000,000</u> | <u>More Than \$1,000,000</u> |
| | | 1 % | 5.140 | 6.566 | 6.979 | 7.219 |
| | | 2 | 4.914 | 6.278 | 6.674 | 6.904 |

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| | | | | | | |
|-----------|--------------|--------------|--------------|--------------|--------------|--------------|
| E2 and E3 | \$ 5,000 | <u>3</u> | <u>4.702</u> | <u>6.007</u> | <u>6.386</u> | <u>6.607</u> |
| | | <u>4</u> | <u>4.503</u> | <u>5.752</u> | <u>6.114</u> | <u>6.326</u> |
| | | <u>5</u> | <u>4.315</u> | <u>5.511</u> | <u>5.858</u> | <u>6.061</u> |
| | | <u>10</u> | <u>3.533</u> | <u>4.500</u> | <u>4.782</u> | <u>4.948</u> |
| | | <u>15</u> | <u>2.959</u> | <u>3.750</u> | <u>3.982</u> | <u>4.118</u> |
| | | <u>20</u> | <u>2.537</u> | <u>3.193</u> | <u>3.386</u> | <u>3.499</u> |
| | | <u>25</u> | <u>2.221</u> | <u>2.775</u> | <u>2.938</u> | <u>3.033</u> |
| | | <u>30</u> | <u>1.980</u> | <u>2.456</u> | <u>2.596</u> | <u>2.678</u> |
| | | <u>35</u> | <u>1.791</u> | <u>2.207</u> | <u>2.330</u> | <u>2.401</u> |
| | | <u>40</u> | <u>1.639</u> | <u>2.009</u> | <u>2.117</u> | <u>2.180</u> |
| | | <u>45</u> | <u>1.513</u> | <u>1.845</u> | <u>1.943</u> | <u>2.000</u> |
| | | <u>50</u> | <u>1.406</u> | <u>1.708</u> | <u>1.797</u> | <u>1.848</u> |
| | | <u>55</u> | <u>1.314</u> | <u>1.591</u> | <u>1.672</u> | <u>1.719</u> |
| | | <u>60</u> | <u>1.234</u> | <u>1.489</u> | <u>1.564</u> | <u>1.608</u> |
| | | <u>65</u> | <u>1.164</u> | <u>1.401</u> | <u>1.470</u> | <u>1.511</u> |
| | | <u>70</u> | <u>1.103</u> | <u>1.323</u> | <u>1.388</u> | <u>1.426</u> |
| <u>75</u> | <u>1.049</u> | <u>1.255</u> | <u>1.316</u> | <u>1.351</u> | | |

Table 75.#34 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|--------------|--------------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| A1 | \$ 10,000 | <u>1 %</u> | <u>3.962</u> | <u>6.791</u> | <u>7.754</u> | <u>8.558</u> | <u>8.700</u> |
| | | <u>2</u> | <u>3.771</u> | <u>6.467</u> | <u>7.387</u> | <u>8.156</u> | <u>8.292</u> |
| | | <u>3</u> | <u>3.593</u> | <u>6.163</u> | <u>7.042</u> | <u>7.778</u> | <u>7.907</u> |
| | | <u>4</u> | <u>3.427</u> | <u>5.877</u> | <u>6.718</u> | <u>7.421</u> | <u>7.545</u> |
| | | <u>5</u> | <u>3.272</u> | <u>5.609</u> | <u>6.413</u> | <u>7.086</u> | <u>7.204</u> |
| | | <u>10</u> | <u>2.640</u> | <u>4.496</u> | <u>5.142</u> | <u>5.684</u> | <u>5.780</u> |
| | | <u>15</u> | <u>2.194</u> | <u>3.688</u> | <u>4.212</u> | <u>4.655</u> | <u>4.733</u> |
| | | <u>20</u> | <u>1.875</u> | <u>3.100</u> | <u>3.532</u> | <u>3.897</u> | <u>3.962</u> |
| | | <u>25</u> | <u>1.643</u> | <u>2.668</u> | <u>3.030</u> | <u>3.336</u> | <u>3.391</u> |
| | | <u>30</u> | <u>1.468</u> | <u>2.344</u> | <u>2.653</u> | <u>2.915</u> | <u>2.961</u> |
| | | <u>35</u> | <u>1.331</u> | <u>2.095</u> | <u>2.364</u> | <u>2.592</u> | <u>2.632</u> |
| | | <u>40</u> | <u>1.220</u> | <u>1.897</u> | <u>2.135</u> | <u>2.337</u> | <u>2.372</u> |
| | | <u>45</u> | <u>1.127</u> | <u>1.736</u> | <u>1.950</u> | <u>2.130</u> | <u>2.162</u> |
| | | <u>50</u> | <u>1.049</u> | <u>1.601</u> | <u>1.795</u> | <u>1.959</u> | <u>1.987</u> |
| | | <u>55</u> | <u>0.981</u> | <u>1.487</u> | <u>1.664</u> | <u>1.813</u> | <u>1.840</u> |
| | | <u>60</u> | <u>0.923</u> | <u>1.389</u> | <u>1.552</u> | <u>1.689</u> | <u>1.714</u> |
| <u>65</u> | <u>0.873</u> | <u>1.304</u> | <u>1.455</u> | <u>1.582</u> | <u>1.605</u> | | |
| <u>70</u> | <u>0.829</u> | <u>1.230</u> | <u>1.371</u> | <u>1.489</u> | <u>1.510</u> | | |
| <u>75</u> | <u>0.790</u> | <u>1.166</u> | <u>1.297</u> | <u>1.408</u> | <u>1.427</u> | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| | | <u>1 %</u> | <u>3.829</u> | <u>6.255</u> | <u>7.071</u> | <u>7.748</u> | <u>7.867</u> |
| | | <u>2</u> | <u>3.662</u> | <u>5.980</u> | <u>6.760</u> | <u>7.410</u> | <u>7.523</u> |
| | | <u>3</u> | <u>3.506</u> | <u>5.720</u> | <u>6.468</u> | <u>7.090</u> | <u>7.199</u> |
| | | <u>4</u> | <u>3.360</u> | <u>5.476</u> | <u>6.192</u> | <u>6.788</u> | <u>6.892</u> |
| | | <u>5</u> | <u>3.223</u> | <u>5.246</u> | <u>5.932</u> | <u>6.503</u> | <u>6.603</u> |
| | | <u>10</u> | <u>2.656</u> | <u>4.284</u> | <u>4.839</u> | <u>5.304</u> | <u>5.386</u> |

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| | | | | | | | |
|-----------|-----------|----|-------|-------|-------|-------|-------|
| B1 and C1 | \$ 10,000 | 15 | 2.245 | 3.572 | 4.028 | 4.410 | 4.477 |
| | | 20 | 1.942 | 3.043 | 3.422 | 3.741 | 3.797 |
| | | 25 | 1.714 | 2.645 | 2.966 | 3.236 | 3.283 |
| | | 30 | 1.537 | 2.340 | 2.616 | 2.848 | 2.889 |
| | | 35 | 1.395 | 2.100 | 2.342 | 2.545 | 2.581 |
| | | 40 | 1.277 | 1.906 | 2.121 | 2.301 | 2.333 |
| | | 45 | 1.177 | 1.745 | 1.939 | 2.101 | 2.130 |
| | | 50 | 1.092 | 1.609 | 1.785 | 1.933 | 1.959 |
| | | 55 | 1.018 | 1.492 | 1.654 | 1.789 | 1.813 |
| | | 60 | 0.954 | 1.391 | 1.540 | 1.665 | 1.687 |
| | | 65 | 0.899 | 1.304 | 1.442 | 1.557 | 1.577 |
| | | 70 | 0.850 | 1.227 | 1.356 | 1.463 | 1.482 |
| | | 75 | 0.806 | 1.160 | 1.280 | 1.381 | 1.398 |

Table 75.#35 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| D1, D2, D3 and E1 | \$ 10,000 | 1 % | 3.709 | 6.043 | 6.827 | 7.478 | 7.593 |
| | | 2 | 3.549 | 5.778 | 6.529 | 7.153 | 7.262 |
| | | 3 | 3.399 | 5.529 | 6.247 | 6.845 | 6.950 |
| | | 4 | 3.258 | 5.294 | 5.982 | 6.555 | 6.656 |
| | | 5 | 3.127 | 5.073 | 5.732 | 6.281 | 6.378 |
| | | 10 | 2.582 | 4.147 | 4.681 | 5.128 | 5.207 |
| | | 15 | 2.186 | 3.462 | 3.901 | 4.268 | 4.333 |
| | | 20 | 1.896 | 2.954 | 3.319 | 3.625 | 3.679 |
| | | 25 | 1.678 | 2.572 | 2.880 | 3.139 | 3.185 |
| | | 30 | 1.509 | 2.279 | 2.545 | 2.768 | 2.807 |
| | | 35 | 1.374 | 2.050 | 2.282 | 2.477 | 2.511 |
| | | 40 | 1.262 | 1.865 | 2.071 | 2.244 | 2.275 |
| | | 45 | 1.168 | 1.712 | 1.897 | 2.053 | 2.080 |
| | | 50 | 1.087 | 1.582 | 1.751 | 1.892 | 1.917 |
| | | 55 | 1.016 | 1.471 | 1.626 | 1.755 | 1.778 |
| | | 60 | 0.956 | 1.375 | 1.517 | 1.637 | 1.658 |
| 65 | 0.903 | 1.291 | 1.423 | 1.534 | 1.553 | | |
| 70 | 0.856 | 1.218 | 1.341 | 1.444 | 1.462 | | |
| 75 | 0.814 | 1.153 | 1.269 | 1.365 | 1.382 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| E2 and E3 | \$ 10,000 | 1 % | 3.564 | 5.810 | 6.566 | 7.194 | 7.304 |
| | | 2 | 3.410 | 5.555 | 6.278 | 6.880 | 6.986 |
| | | 3 | 3.266 | 5.315 | 6.007 | 6.584 | 6.685 |
| | | 4 | 3.131 | 5.089 | 5.752 | 6.304 | 6.401 |
| | | 5 | 3.005 | 4.876 | 5.511 | 6.040 | 6.133 |
| | | 10 | 2.484 | 3.986 | 4.500 | 4.930 | 5.006 |
| | | 15 | 2.107 | 3.329 | 3.750 | 4.104 | 4.166 |
| | | 20 | 1.832 | 2.843 | 3.193 | 3.487 | 3.539 |
| | | 25 | 1.627 | 2.479 | 2.775 | 3.023 | 3.067 |
| | | 30 | 1.469 | 2.202 | 2.456 | 2.669 | 2.707 |

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| | | | | | | |
|--|-----------|--------------|--------------|--------------|--------------|--------------|
| | <u>35</u> | <u>1.343</u> | <u>1.986</u> | <u>2.207</u> | <u>2.394</u> | <u>2.427</u> |
| | <u>40</u> | <u>1.240</u> | <u>1.812</u> | <u>2.009</u> | <u>2.174</u> | <u>2.203</u> |
| | <u>45</u> | <u>1.152</u> | <u>1.668</u> | <u>1.845</u> | <u>1.994</u> | <u>2.020</u> |
| | <u>50</u> | <u>1.077</u> | <u>1.547</u> | <u>1.708</u> | <u>1.843</u> | <u>1.867</u> |
| | <u>55</u> | <u>1.012</u> | <u>1.443</u> | <u>1.591</u> | <u>1.714</u> | <u>1.736</u> |
| | <u>60</u> | <u>0.955</u> | <u>1.353</u> | <u>1.489</u> | <u>1.603</u> | <u>1.623</u> |
| | <u>65</u> | <u>0.906</u> | <u>1.275</u> | <u>1.401</u> | <u>1.506</u> | <u>1.525</u> |
| | <u>70</u> | <u>0.862</u> | <u>1.206</u> | <u>1.323</u> | <u>1.422</u> | <u>1.439</u> |
| | <u>75</u> | <u>0.823</u> | <u>1.145</u> | <u>1.255</u> | <u>1.347</u> | <u>1.363</u> |

Table 75.#36 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|--------------|--------------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 25,000 | <u>1 %</u> | <u>3.237</u> | <u>6.352</u> | <u>8.147</u> | <u>8.558</u> | <u>8.725</u> |
| | | <u>2</u> | <u>3.083</u> | <u>6.048</u> | <u>7.763</u> | <u>8.156</u> | <u>8.316</u> |
| | | <u>3</u> | <u>2.939</u> | <u>5.763</u> | <u>7.402</u> | <u>7.778</u> | <u>7.930</u> |
| | | <u>4</u> | <u>2.806</u> | <u>5.495</u> | <u>7.061</u> | <u>7.421</u> | <u>7.567</u> |
| | | <u>5</u> | <u>2.681</u> | <u>5.244</u> | <u>6.741</u> | <u>7.086</u> | <u>7.226</u> |
| | | <u>10</u> | <u>2.177</u> | <u>4.204</u> | <u>5.407</u> | <u>5.684</u> | <u>5.797</u> |
| | | <u>15</u> | <u>1.825</u> | <u>3.452</u> | <u>4.428</u> | <u>4.655</u> | <u>4.747</u> |
| | | <u>20</u> | <u>1.574</u> | <u>2.906</u> | <u>3.710</u> | <u>3.897</u> | <u>3.973</u> |
| | | <u>25</u> | <u>1.391</u> | <u>2.505</u> | <u>3.179</u> | <u>3.336</u> | <u>3.400</u> |
| | | <u>30</u> | <u>1.252</u> | <u>2.205</u> | <u>2.781</u> | <u>2.915</u> | <u>2.970</u> |
| | | <u>35</u> | <u>1.142</u> | <u>1.974</u> | <u>2.475</u> | <u>2.592</u> | <u>2.639</u> |
| | | <u>40</u> | <u>1.052</u> | <u>1.790</u> | <u>2.233</u> | <u>2.337</u> | <u>2.379</u> |
| | | <u>45</u> | <u>0.975</u> | <u>1.640</u> | <u>2.038</u> | <u>2.130</u> | <u>2.168</u> |
| | | <u>50</u> | <u>0.910</u> | <u>1.514</u> | <u>1.875</u> | <u>1.959</u> | <u>1.993</u> |
| | | <u>55</u> | <u>0.855</u> | <u>1.407</u> | <u>1.737</u> | <u>1.813</u> | <u>1.845</u> |
| | | <u>60</u> | <u>0.807</u> | <u>1.315</u> | <u>1.619</u> | <u>1.689</u> | <u>1.718</u> |
| | | <u>65</u> | <u>0.765</u> | <u>1.236</u> | <u>1.517</u> | <u>1.582</u> | <u>1.609</u> |
| <u>70</u> | <u>0.729</u> | <u>1.167</u> | <u>1.428</u> | <u>1.489</u> | <u>1.514</u> | | |
| <u>75</u> | <u>0.695</u> | <u>1.107</u> | <u>1.351</u> | <u>1.408</u> | <u>1.431</u> | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 25,000 | <u>1 %</u> | <u>3.194</u> | <u>5.882</u> | <u>7.402</u> | <u>7.748</u> | <u>7.889</u> |
| | | <u>2</u> | <u>3.058</u> | <u>5.623</u> | <u>7.078</u> | <u>7.410</u> | <u>7.544</u> |
| | | <u>3</u> | <u>2.930</u> | <u>5.379</u> | <u>6.772</u> | <u>7.090</u> | <u>7.218</u> |
| | | <u>4</u> | <u>2.811</u> | <u>5.150</u> | <u>6.483</u> | <u>6.788</u> | <u>6.911</u> |
| | | <u>5</u> | <u>2.699</u> | <u>4.934</u> | <u>6.211</u> | <u>6.503</u> | <u>6.621</u> |
| | | <u>10</u> | <u>2.239</u> | <u>4.031</u> | <u>5.067</u> | <u>5.304</u> | <u>5.401</u> |
| | | <u>15</u> | <u>1.906</u> | <u>3.365</u> | <u>4.214</u> | <u>4.410</u> | <u>4.489</u> |
| | | <u>20</u> | <u>1.661</u> | <u>2.871</u> | <u>3.578</u> | <u>3.741</u> | <u>3.807</u> |
| | | <u>25</u> | <u>1.476</u> | <u>2.500</u> | <u>3.098</u> | <u>3.236</u> | <u>3.292</u> |
| | | <u>30</u> | <u>1.331</u> | <u>2.215</u> | <u>2.729</u> | <u>2.848</u> | <u>2.896</u> |
| | | <u>35</u> | <u>1.213</u> | <u>1.990</u> | <u>2.441</u> | <u>2.545</u> | <u>2.587</u> |
| | | <u>40</u> | <u>1.114</u> | <u>1.808</u> | <u>2.209</u> | <u>2.301</u> | <u>2.339</u> |
| | | <u>45</u> | <u>1.030</u> | <u>1.657</u> | <u>2.018</u> | <u>2.101</u> | <u>2.135</u> |
| <u>50</u> | <u>0.957</u> | <u>1.529</u> | <u>1.857</u> | <u>1.933</u> | <u>1.963</u> | | |

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| | | | | | | |
|--|----|-------|-------|-------|-------|-------|
| | 55 | 0.894 | 1.419 | 1.720 | 1.789 | 1.817 |
| | 60 | 0.840 | 1.324 | 1.601 | 1.665 | 1.691 |
| | 65 | 0.793 | 1.241 | 1.498 | 1.557 | 1.581 |
| | 70 | 0.751 | 1.169 | 1.408 | 1.463 | 1.485 |
| | 75 | 0.713 | 1.105 | 1.329 | 1.381 | 1.401 |

Table 75.#37 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 25,000 | 1 % | 3.099 | 5.685 | 7.146 | 7.478 | 7.613 |
| | | 2 | 2.968 | 5.435 | 6.834 | 7.153 | 7.282 |
| | | 3 | 2.845 | 5.201 | 6.540 | 6.845 | 6.969 |
| | | 4 | 2.730 | 4.980 | 6.262 | 6.555 | 6.674 |
| | | 5 | 2.622 | 4.772 | 6.000 | 6.281 | 6.395 |
| | | 10 | 2.180 | 3.904 | 4.900 | 5.128 | 5.221 |
| | | 15 | 1.861 | 3.263 | 4.080 | 4.268 | 4.345 |
| | | 20 | 1.627 | 2.789 | 3.468 | 3.625 | 3.688 |
| | | 25 | 1.450 | 2.432 | 3.007 | 3.139 | 3.193 |
| | | 30 | 1.312 | 2.159 | 2.653 | 2.768 | 2.814 |
| | | 35 | 1.200 | 1.945 | 2.377 | 2.477 | 2.518 |
| | | 40 | 1.106 | 1.771 | 2.156 | 2.244 | 2.280 |
| | | 45 | 1.027 | 1.627 | 1.973 | 2.053 | 2.085 |
| | | 50 | 0.958 | 1.505 | 1.820 | 1.892 | 1.922 |
| | | 55 | 0.898 | 1.401 | 1.689 | 1.755 | 1.782 |
| | | 60 | 0.846 | 1.310 | 1.576 | 1.637 | 1.662 |
| 65 | 0.801 | 1.231 | 1.477 | 1.534 | 1.557 | | |
| 70 | 0.761 | 1.162 | 1.391 | 1.444 | 1.466 | | |
| 75 | 0.725 | 1.101 | 1.316 | 1.365 | 1.385 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 25,000 | 1 % | 2.978 | 5.465 | 6.873 | 7.194 | 7.324 |
| | | 2 | 2.852 | 5.225 | 6.573 | 6.880 | 7.004 |
| | | 3 | 2.735 | 4.999 | 6.289 | 6.584 | 6.703 |
| | | 4 | 2.625 | 4.787 | 6.022 | 6.304 | 6.418 |
| | | 5 | 2.522 | 4.587 | 5.770 | 6.040 | 6.150 |
| | | 10 | 2.100 | 3.752 | 4.710 | 4.930 | 5.020 |
| | | 15 | 1.797 | 3.138 | 3.923 | 4.104 | 4.177 |
| | | 20 | 1.576 | 2.685 | 3.336 | 3.487 | 3.548 |
| | | 25 | 1.411 | 2.346 | 2.896 | 3.023 | 3.075 |
| | | 30 | 1.282 | 2.087 | 2.560 | 2.669 | 2.714 |
| | | 35 | 1.179 | 1.885 | 2.298 | 2.394 | 2.432 |
| | | 40 | 1.093 | 1.723 | 2.089 | 2.174 | 2.208 |
| | | 45 | 1.019 | 1.588 | 1.918 | 1.994 | 2.025 |
| | | 50 | 0.956 | 1.474 | 1.774 | 1.843 | 1.871 |
| | | 55 | 0.900 | 1.376 | 1.651 | 1.714 | 1.740 |
| | | 60 | 0.852 | 1.291 | 1.545 | 1.603 | 1.627 |
| 65 | 0.810 | 1.218 | 1.452 | 1.506 | 1.528 | | |
| 70 | 0.773 | 1.153 | 1.371 | 1.422 | 1.442 | | |

| | | | | | | | |
|--|--|-----------|--------------|--------------|--------------|--------------|--------------|
| | | <u>75</u> | <u>0.739</u> | <u>1.095</u> | <u>1.300</u> | <u>1.347</u> | <u>1.366</u> |
|--|--|-----------|--------------|--------------|--------------|--------------|--------------|

Table 75.#38 Sub-limit Factors – Deductible Tier 2

| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | <u>\$1,000,000 Or Less</u> | <u>\$1,000,001 – \$3,500,000</u> | <u>\$3,500,001 – \$5,500,000</u> | <u>\$5,500,001 – \$10,000,000</u> | <u>More Than \$10,000,000</u> |
| A1 | \$ 50,000 | <u>1 %</u> | <u>3.237</u> | <u>7.099</u> | <u>7.927</u> | <u>8.300</u> | <u>8.610</u> |
| | | <u>2</u> | <u>3.083</u> | <u>6.761</u> | <u>7.552</u> | <u>7.909</u> | <u>8.205</u> |
| | | <u>3</u> | <u>2.939</u> | <u>6.444</u> | <u>7.200</u> | <u>7.541</u> | <u>7.825</u> |
| | | <u>4</u> | <u>2.806</u> | <u>6.145</u> | <u>6.869</u> | <u>7.195</u> | <u>7.466</u> |
| | | <u>5</u> | <u>2.681</u> | <u>5.865</u> | <u>6.557</u> | <u>6.869</u> | <u>7.129</u> |
| | | <u>10</u> | <u>2.177</u> | <u>4.702</u> | <u>5.258</u> | <u>5.510</u> | <u>5.719</u> |
| | | <u>15</u> | <u>1.825</u> | <u>3.855</u> | <u>4.307</u> | <u>4.512</u> | <u>4.683</u> |
| | | <u>20</u> | <u>1.574</u> | <u>3.237</u> | <u>3.610</u> | <u>3.779</u> | <u>3.921</u> |
| | | <u>25</u> | <u>1.391</u> | <u>2.783</u> | <u>3.095</u> | <u>3.237</u> | <u>3.356</u> |
| | | <u>30</u> | <u>1.252</u> | <u>2.442</u> | <u>2.709</u> | <u>2.830</u> | <u>2.932</u> |
| | | <u>35</u> | <u>1.142</u> | <u>2.180</u> | <u>2.412</u> | <u>2.518</u> | <u>2.606</u> |
| | | <u>40</u> | <u>1.052</u> | <u>1.973</u> | <u>2.178</u> | <u>2.272</u> | <u>2.350</u> |
| | | <u>45</u> | <u>0.975</u> | <u>1.804</u> | <u>1.988</u> | <u>2.072</u> | <u>2.142</u> |
| | | <u>50</u> | <u>0.910</u> | <u>1.663</u> | <u>1.830</u> | <u>1.906</u> | <u>1.969</u> |
| | | <u>55</u> | <u>0.855</u> | <u>1.543</u> | <u>1.696</u> | <u>1.765</u> | <u>1.823</u> |
| | | <u>60</u> | <u>0.807</u> | <u>1.441</u> | <u>1.581</u> | <u>1.645</u> | <u>1.698</u> |
| <u>65</u> | <u>0.765</u> | <u>1.352</u> | <u>1.482</u> | <u>1.541</u> | <u>1.590</u> | | |
| <u>70</u> | <u>0.729</u> | <u>1.275</u> | <u>1.396</u> | <u>1.451</u> | <u>1.497</u> | | |
| <u>75</u> | <u>0.695</u> | <u>1.207</u> | <u>1.320</u> | <u>1.372</u> | <u>1.415</u> | | |

| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | <u>\$1,000,000 Or Less</u> | <u>\$1,000,001 – \$3,500,000</u> | <u>\$3,500,001 – \$5,500,000</u> | <u>\$5,500,001 – \$10,000,000</u> | <u>More Than \$10,000,000</u> |
| B1 and C1 | \$ 50,000 | <u>1 %</u> | <u>3.194</u> | <u>6.516</u> | <u>7.216</u> | <u>7.531</u> | <u>7.791</u> |
| | | <u>2</u> | <u>3.058</u> | <u>6.230</u> | <u>6.900</u> | <u>7.201</u> | <u>7.451</u> |
| | | <u>3</u> | <u>2.930</u> | <u>5.959</u> | <u>6.601</u> | <u>6.890</u> | <u>7.129</u> |
| | | <u>4</u> | <u>2.811</u> | <u>5.705</u> | <u>6.320</u> | <u>6.596</u> | <u>6.826</u> |
| | | <u>5</u> | <u>2.699</u> | <u>5.465</u> | <u>6.054</u> | <u>6.319</u> | <u>6.539</u> |
| | | <u>10</u> | <u>2.239</u> | <u>4.461</u> | <u>4.939</u> | <u>5.155</u> | <u>5.334</u> |
| | | <u>15</u> | <u>1.906</u> | <u>3.717</u> | <u>4.110</u> | <u>4.287</u> | <u>4.434</u> |
| | | <u>20</u> | <u>1.661</u> | <u>3.164</u> | <u>3.491</u> | <u>3.638</u> | <u>3.761</u> |
| | | <u>25</u> | <u>1.476</u> | <u>2.747</u> | <u>3.024</u> | <u>3.149</u> | <u>3.253</u> |
| | | <u>30</u> | <u>1.331</u> | <u>2.428</u> | <u>2.666</u> | <u>2.773</u> | <u>2.863</u> |
| | | <u>35</u> | <u>1.213</u> | <u>2.177</u> | <u>2.385</u> | <u>2.479</u> | <u>2.558</u> |
| | | <u>40</u> | <u>1.114</u> | <u>1.975</u> | <u>2.160</u> | <u>2.243</u> | <u>2.313</u> |
| | | <u>45</u> | <u>1.030</u> | <u>1.807</u> | <u>1.973</u> | <u>2.049</u> | <u>2.111</u> |
| | | <u>50</u> | <u>0.957</u> | <u>1.665</u> | <u>1.817</u> | <u>1.885</u> | <u>1.942</u> |
| | | <u>55</u> | <u>0.894</u> | <u>1.544</u> | <u>1.683</u> | <u>1.745</u> | <u>1.797</u> |
| | | <u>60</u> | <u>0.840</u> | <u>1.439</u> | <u>1.567</u> | <u>1.625</u> | <u>1.673</u> |
| <u>65</u> | <u>0.793</u> | <u>1.348</u> | <u>1.466</u> | <u>1.520</u> | <u>1.564</u> | | |
| <u>70</u> | <u>0.751</u> | <u>1.268</u> | <u>1.379</u> | <u>1.429</u> | <u>1.470</u> | | |
| <u>75</u> | <u>0.713</u> | <u>1.198</u> | <u>1.302</u> | <u>1.348</u> | <u>1.387</u> | | |

Table 75.#39 Sub-limit Factors – Deductible Tier 2

VERMONT - COMMERCIAL FIRE AND ALLIED LINES
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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 50,000 | 1 % | 3.099 | 6.294 | 6.967 | 7.269 | 7.520 |
| | | 2 | 2.968 | 6.018 | 6.663 | 6.952 | 7.192 |
| | | 3 | 2.845 | 5.759 | 6.376 | 6.653 | 6.883 |
| | | 4 | 2.730 | 5.514 | 6.105 | 6.371 | 6.591 |
| | | 5 | 2.622 | 5.283 | 5.850 | 6.105 | 6.316 |
| | | 10 | 2.180 | 4.318 | 4.777 | 4.985 | 5.157 |
| | | 15 | 1.861 | 3.602 | 3.979 | 4.150 | 4.292 |
| | | 20 | 1.627 | 3.070 | 3.384 | 3.526 | 3.644 |
| | | 25 | 1.450 | 2.670 | 2.936 | 3.056 | 3.156 |
| | | 30 | 1.312 | 2.364 | 2.592 | 2.696 | 2.782 |
| | | 35 | 1.200 | 2.124 | 2.324 | 2.414 | 2.489 |
| | | 40 | 1.106 | 1.931 | 2.108 | 2.188 | 2.255 |
| | | 45 | 1.027 | 1.771 | 1.931 | 2.003 | 2.063 |
| | | 50 | 0.958 | 1.636 | 1.781 | 1.847 | 1.901 |
| | | 55 | 0.898 | 1.520 | 1.653 | 1.713 | 1.763 |
| | | 60 | 0.846 | 1.420 | 1.543 | 1.598 | 1.644 |
| 65 | 0.801 | 1.333 | 1.447 | 1.498 | 1.541 | | |
| 70 | 0.761 | 1.257 | 1.363 | 1.411 | 1.451 | | |
| 75 | 0.725 | 1.190 | 1.289 | 1.334 | 1.371 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 50,000 | 1 % | 2.978 | 6.052 | 6.701 | 6.992 | 7.234 |
| | | 2 | 2.852 | 5.787 | 6.408 | 6.687 | 6.918 |
| | | 3 | 2.735 | 5.537 | 6.131 | 6.398 | 6.620 |
| | | 4 | 2.625 | 5.301 | 5.870 | 6.126 | 6.339 |
| | | 5 | 2.522 | 5.079 | 5.624 | 5.870 | 6.074 |
| | | 10 | 2.100 | 4.150 | 4.592 | 4.792 | 4.958 |
| | | 15 | 1.797 | 3.464 | 3.826 | 3.990 | 4.126 |
| | | 20 | 1.576 | 2.955 | 3.256 | 3.392 | 3.506 |
| | | 25 | 1.411 | 2.573 | 2.828 | 2.943 | 3.039 |
| | | 30 | 1.282 | 2.283 | 2.501 | 2.600 | 2.683 |
| | | 35 | 1.179 | 2.056 | 2.247 | 2.334 | 2.406 |
| | | 40 | 1.093 | 1.875 | 2.044 | 2.121 | 2.184 |
| | | 45 | 1.019 | 1.725 | 1.877 | 1.946 | 2.003 |
| | | 50 | 0.956 | 1.598 | 1.737 | 1.799 | 1.852 |
| | | 55 | 0.900 | 1.490 | 1.617 | 1.674 | 1.722 |
| | | 60 | 0.852 | 1.397 | 1.514 | 1.566 | 1.610 |
| 65 | 0.810 | 1.315 | 1.423 | 1.472 | 1.513 | | |
| 70 | 0.773 | 1.244 | 1.345 | 1.390 | 1.428 | | |
| 75 | 0.739 | 1.180 | 1.275 | 1.318 | 1.353 | | |

Table 75.#40 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 1.987 | 6.352 | 7.502 | 8.040 | 8.496 |

VERMONT - COMMERCIAL FIRE AND ALLIED LINES
 RULES FILING CF-2023-RDEQR

| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| A1 | \$ 75,000 | 2 | 1.899 | 6.048 | 7.146 | 7.660 | 8.097 |
| | | 3 | 1.818 | 5.763 | 6.812 | 7.303 | 7.721 |
| | | 4 | 1.743 | 5.495 | 6.497 | 6.967 | 7.367 |
| | | 5 | 1.674 | 5.244 | 6.202 | 6.651 | 7.034 |
| | | 10 | 1.396 | 4.204 | 4.972 | 5.334 | 5.643 |
| | | 15 | 1.205 | 3.452 | 4.075 | 4.369 | 4.621 |
| | | 20 | 1.069 | 2.906 | 3.418 | 3.661 | 3.869 |
| | | 25 | 0.966 | 2.505 | 2.934 | 3.138 | 3.313 |
| | | 30 | 0.886 | 2.205 | 2.572 | 2.746 | 2.895 |
| | | 35 | 0.819 | 1.974 | 2.293 | 2.444 | 2.574 |
| | | 40 | 0.762 | 1.790 | 2.073 | 2.207 | 2.321 |
| | | 45 | 0.714 | 1.640 | 1.894 | 2.014 | 2.116 |
| | | 50 | 0.672 | 1.514 | 1.744 | 1.853 | 1.946 |
| | | 55 | 0.636 | 1.407 | 1.617 | 1.717 | 1.802 |
| | | 60 | 0.606 | 1.315 | 1.509 | 1.600 | 1.679 |
| | | 65 | 0.578 | 1.236 | 1.415 | 1.500 | 1.572 |
| | | 70 | 0.553 | 1.167 | 1.334 | 1.413 | 1.480 |
| 75 | 0.530 | 1.107 | 1.262 | 1.336 | 1.399 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 75,000 | 1 % | 2.072 | 5.882 | 6.858 | 7.312 | 7.696 |
| | | 2 | 1.991 | 5.623 | 6.556 | 6.991 | 7.359 |
| | | 3 | 1.915 | 5.379 | 6.272 | 6.689 | 7.042 |
| | | 4 | 1.845 | 5.150 | 6.005 | 6.404 | 6.742 |
| | | 5 | 1.779 | 4.934 | 5.752 | 6.135 | 6.459 |
| | | 10 | 1.510 | 4.031 | 4.694 | 5.004 | 5.268 |
| | | 15 | 1.316 | 3.365 | 3.908 | 4.163 | 4.381 |
| | | 20 | 1.170 | 2.871 | 3.323 | 3.535 | 3.716 |
| | | 25 | 1.057 | 2.500 | 2.882 | 3.062 | 3.215 |
| | | 30 | 0.965 | 2.215 | 2.544 | 2.698 | 2.830 |
| | | 35 | 0.887 | 1.990 | 2.278 | 2.414 | 2.529 |
| | | 40 | 0.821 | 1.808 | 2.065 | 2.185 | 2.287 |
| | | 45 | 0.763 | 1.657 | 1.888 | 1.996 | 2.088 |
| | | 50 | 0.714 | 1.529 | 1.739 | 1.837 | 1.921 |
| | | 55 | 0.671 | 1.419 | 1.611 | 1.702 | 1.778 |
| | | 60 | 0.634 | 1.324 | 1.501 | 1.584 | 1.655 |
| | | 65 | 0.601 | 1.241 | 1.406 | 1.483 | 1.548 |
| 70 | 0.571 | 1.169 | 1.322 | 1.394 | 1.455 | | |
| 75 | 0.544 | 1.105 | 1.249 | 1.316 | 1.373 | | |

Table 75.#41 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 2.019 | 5.685 | 6.622 | 7.059 | 7.428 |
| | | 2 | 1.942 | 5.435 | 6.333 | 6.750 | 7.105 |
| | | 3 | 1.869 | 5.201 | 6.059 | 6.460 | 6.799 |
| | | 4 | 1.801 | 4.980 | 5.802 | 6.186 | 6.511 |
| | | 5 | 1.738 | 4.772 | 5.559 | 5.927 | 6.239 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| D1, D2, D3 and E1 | \$ 75,000 | 10 | 1.481 | 3.904 | 4.541 | 4.840 | 5.094 |
| | | 15 | 1.295 | 3.263 | 3.786 | 4.031 | 4.240 |
| | | 20 | 1.157 | 2.789 | 3.223 | 3.427 | 3.601 |
| | | 25 | 1.050 | 2.432 | 2.799 | 2.972 | 3.119 |
| | | 30 | 0.963 | 2.159 | 2.475 | 2.624 | 2.750 |
| | | 35 | 0.890 | 1.945 | 2.221 | 2.351 | 2.462 |
| | | 40 | 0.827 | 1.771 | 2.017 | 2.132 | 2.231 |
| | | 45 | 0.773 | 1.627 | 1.849 | 1.952 | 2.041 |
| | | 50 | 0.726 | 1.505 | 1.707 | 1.801 | 1.881 |
| | | 55 | 0.685 | 1.401 | 1.585 | 1.672 | 1.745 |
| | | 60 | 0.649 | 1.310 | 1.480 | 1.560 | 1.628 |
| | | 65 | 0.618 | 1.231 | 1.389 | 1.463 | 1.525 |
| | | 70 | 0.589 | 1.162 | 1.309 | 1.378 | 1.436 |
| | | 75 | 0.563 | 1.101 | 1.238 | 1.303 | 1.358 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 75,000 | 1 % | 1.945 | 5.465 | 6.369 | 6.789 | 7.146 |
| | | 2 | 1.871 | 5.225 | 6.089 | 6.492 | 6.834 |
| | | 3 | 1.802 | 4.999 | 5.826 | 6.212 | 6.539 |
| | | 4 | 1.738 | 4.787 | 5.578 | 5.948 | 6.261 |
| | | 5 | 1.678 | 4.587 | 5.345 | 5.699 | 5.999 |
| | | 10 | 1.435 | 3.752 | 4.365 | 4.653 | 4.897 |
| | | 15 | 1.261 | 3.138 | 3.640 | 3.876 | 4.076 |
| | | 20 | 1.133 | 2.685 | 3.101 | 3.297 | 3.464 |
| | | 25 | 1.035 | 2.346 | 2.697 | 2.863 | 3.004 |
| | | 30 | 0.955 | 2.087 | 2.389 | 2.531 | 2.653 |
| | | 35 | 0.889 | 1.885 | 2.149 | 2.273 | 2.379 |
| | | 40 | 0.831 | 1.723 | 1.957 | 2.067 | 2.161 |
| | | 45 | 0.782 | 1.588 | 1.799 | 1.898 | 1.982 |
| | | 50 | 0.738 | 1.474 | 1.666 | 1.756 | 1.833 |
| 55 | 0.701 | 1.376 | 1.552 | 1.634 | 1.705 | | |
| 60 | 0.668 | 1.291 | 1.453 | 1.530 | 1.594 | | |
| 65 | 0.638 | 1.218 | 1.368 | 1.438 | 1.498 | | |
| 70 | 0.612 | 1.153 | 1.293 | 1.358 | 1.414 | | |
| 75 | 0.587 | 1.095 | 1.226 | 1.288 | 1.340 | | |

Table 75.#42 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 1.288 | 5.680 | 7.099 | 7.787 | 8.386 |
| | | 2 | 1.240 | 5.407 | 6.761 | 7.419 | 7.991 |
| | | 3 | 1.197 | 5.151 | 6.444 | 7.073 | 7.620 |
| | | 4 | 1.156 | 4.911 | 6.145 | 6.747 | 7.270 |
| | | 5 | 1.119 | 4.686 | 5.865 | 6.440 | 6.941 |
| | | 10 | 0.971 | 3.760 | 4.702 | 5.164 | 5.568 |
| | | 15 | 0.867 | 3.093 | 3.855 | 4.231 | 4.560 |
| | | 20 | 0.790 | 2.611 | 3.237 | 3.547 | 3.819 |
| | | 25 | 0.728 | 2.258 | 2.783 | 3.042 | 3.271 |

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 RULES FILING CF-2023-RDEQR

| | | | | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| A1 | \$ 100,000 | 30 | 0.677 | 1.994 | 2.442 | 2.664 | 2.859 |
| | | 35 | 0.632 | 1.790 | 2.180 | 2.373 | 2.543 |
| | | 40 | 0.594 | 1.628 | 1.973 | 2.144 | 2.293 |
| | | 45 | 0.561 | 1.494 | 1.804 | 1.957 | 2.091 |
| | | 50 | 0.533 | 1.382 | 1.663 | 1.802 | 1.923 |
| | | 55 | 0.509 | 1.286 | 1.543 | 1.670 | 1.781 |
| | | 60 | 0.487 | 1.204 | 1.441 | 1.557 | 1.660 |
| | | 65 | 0.467 | 1.133 | 1.352 | 1.460 | 1.555 |
| | | 70 | 0.448 | 1.071 | 1.275 | 1.375 | 1.464 |
| | | 75 | 0.433 | 1.017 | 1.207 | 1.301 | 1.384 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 100,000 | 1 % | 1.411 | 5.309 | 6.516 | 7.099 | 7.603 |
| | | 2 | 1.364 | 5.075 | 6.230 | 6.787 | 7.270 |
| | | 3 | 1.320 | 4.855 | 5.959 | 6.493 | 6.956 |
| | | 4 | 1.279 | 4.649 | 5.705 | 6.216 | 6.660 |
| | | 5 | 1.241 | 4.454 | 5.465 | 5.955 | 6.380 |
| | | 10 | 1.084 | 3.644 | 4.461 | 4.859 | 5.204 |
| | | 15 | 0.968 | 3.049 | 3.717 | 4.044 | 4.328 |
| | | 20 | 0.877 | 2.609 | 3.164 | 3.435 | 3.672 |
| | | 25 | 0.802 | 2.278 | 2.747 | 2.977 | 3.178 |
| | | 30 | 0.739 | 2.024 | 2.428 | 2.626 | 2.798 |
| | | 35 | 0.684 | 1.823 | 2.177 | 2.350 | 2.501 |
| | | 40 | 0.636 | 1.659 | 1.975 | 2.128 | 2.263 |
| | | 45 | 0.595 | 1.523 | 1.807 | 1.945 | 2.066 |
| | | 50 | 0.560 | 1.406 | 1.665 | 1.791 | 1.901 |
| | | 55 | 0.530 | 1.307 | 1.544 | 1.659 | 1.760 |
| | | 60 | 0.503 | 1.220 | 1.439 | 1.545 | 1.638 |
| | | 65 | 0.478 | 1.145 | 1.348 | 1.447 | 1.532 |
| | | 70 | 0.456 | 1.080 | 1.268 | 1.360 | 1.440 |
| 75 | 0.437 | 1.022 | 1.198 | 1.284 | 1.359 | | |

Table 75.#43 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 100,000 | 1 % | 1.385 | 5.133 | 6.294 | 6.854 | 7.338 |
| | | 2 | 1.340 | 4.908 | 6.018 | 6.554 | 7.018 |
| | | 3 | 1.298 | 4.697 | 5.759 | 6.272 | 6.717 |
| | | 4 | 1.259 | 4.498 | 5.514 | 6.006 | 6.432 |
| | | 5 | 1.223 | 4.311 | 5.283 | 5.754 | 6.163 |
| | | 10 | 1.073 | 3.532 | 4.318 | 4.700 | 5.032 |
| | | 15 | 0.963 | 2.959 | 3.602 | 3.916 | 4.189 |
| | | 20 | 0.878 | 2.536 | 3.070 | 3.331 | 3.559 |
| | | 25 | 0.808 | 2.219 | 2.670 | 2.891 | 3.084 |
| | | 30 | 0.748 | 1.976 | 2.364 | 2.554 | 2.720 |
| | | 35 | 0.697 | 1.784 | 2.124 | 2.290 | 2.435 |
| | | 40 | 0.652 | 1.628 | 1.931 | 2.078 | 2.207 |
| | | 45 | 0.613 | 1.498 | 1.771 | 1.904 | 2.019 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 50 | 0.580 | 1.388 | 1.636 | 1.757 | 1.862 |
| | | 55 | 0.550 | 1.293 | 1.520 | 1.631 | 1.727 |
| | | 60 | 0.525 | 1.211 | 1.420 | 1.522 | 1.611 |
| | | 65 | 0.501 | 1.139 | 1.333 | 1.428 | 1.510 |
| | | 70 | 0.480 | 1.076 | 1.257 | 1.345 | 1.422 |
| | | 75 | 0.461 | 1.021 | 1.190 | 1.273 | 1.344 |
| E2 and E3 | \$ 100,000 | 1 % | 1.344 | 4.934 | 6.052 | 6.592 | 7.059 |
| | | 2 | 1.301 | 4.718 | 5.787 | 6.303 | 6.751 |
| | | 3 | 1.262 | 4.514 | 5.537 | 6.031 | 6.460 |
| | | 4 | 1.225 | 4.323 | 5.301 | 5.775 | 6.185 |
| | | 5 | 1.191 | 4.143 | 5.079 | 5.533 | 5.926 |
| | | 10 | 1.053 | 3.395 | 4.150 | 4.518 | 4.838 |
| | | 15 | 0.951 | 2.847 | 3.464 | 3.765 | 4.028 |
| | | 20 | 0.874 | 2.443 | 2.955 | 3.205 | 3.424 |
| | | 25 | 0.811 | 2.142 | 2.573 | 2.785 | 2.970 |
| | | 30 | 0.757 | 1.912 | 2.283 | 2.465 | 2.623 |
| | | 35 | 0.710 | 1.732 | 2.056 | 2.215 | 2.354 |
| | | 40 | 0.670 | 1.587 | 1.875 | 2.015 | 2.138 |
| | | 45 | 0.634 | 1.465 | 1.725 | 1.851 | 1.962 |
| | | 50 | 0.603 | 1.363 | 1.598 | 1.714 | 1.814 |
| | | 55 | 0.576 | 1.274 | 1.490 | 1.596 | 1.688 |
| | | 60 | 0.552 | 1.197 | 1.397 | 1.494 | 1.579 |
| | | 65 | 0.530 | 1.130 | 1.315 | 1.405 | 1.484 |
| | | 70 | 0.510 | 1.071 | 1.244 | 1.327 | 1.401 |
| 75 | 0.492 | 1.019 | 1.180 | 1.259 | 1.327 | | |

Table 75.#44 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 250,000 | 1 % | 0.913 | 2.897 | 5.077 | 6.421 | 7.767 |
| | | 2 | 0.887 | 2.760 | 4.832 | 6.114 | 7.400 |
| | | 3 | 0.864 | 2.633 | 4.603 | 5.825 | 7.054 |
| | | 4 | 0.842 | 2.515 | 4.388 | 5.555 | 6.730 |
| | | 5 | 0.822 | 2.405 | 4.188 | 5.301 | 6.424 |
| | | 10 | 0.741 | 1.962 | 3.363 | 4.250 | 5.152 |
| | | 15 | 0.680 | 1.654 | 2.774 | 3.489 | 4.222 |
| | | 20 | 0.630 | 1.435 | 2.349 | 2.936 | 3.540 |
| | | 25 | 0.588 | 1.274 | 2.039 | 2.530 | 3.037 |
| | | 30 | 0.551 | 1.152 | 1.807 | 2.226 | 2.659 |
| | | 35 | 0.519 | 1.054 | 1.627 | 1.993 | 2.369 |
| | | 40 | 0.491 | 0.973 | 1.483 | 1.807 | 2.140 |
| | | 45 | 0.468 | 0.904 | 1.364 | 1.655 | 1.954 |
| | | 50 | 0.448 | 0.846 | 1.264 | 1.528 | 1.799 |
| | | 55 | 0.430 | 0.795 | 1.178 | 1.420 | 1.667 |
| | | 60 | 0.413 | 0.752 | 1.104 | 1.327 | 1.555 |
| | | 65 | 0.396 | 0.715 | 1.041 | 1.247 | 1.457 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | | | | | | |
| | | 70 | 0.383 | 0.681 | 0.986 | 1.177 | 1.373 |
| | | 75 | N/A | 0.650 | 0.936 | 1.116 | 1.299 |
| B1 and C1 | \$ 250,000 | 1 % | 1.027 | 2.893 | 4.792 | 5.941 | 7.080 |
| | | 2 | 1.000 | 2.771 | 4.581 | 5.679 | 6.769 |
| | | 3 | 0.974 | 2.657 | 4.383 | 5.433 | 6.476 |
| | | 4 | 0.950 | 2.550 | 4.198 | 5.201 | 6.200 |
| | | 5 | 0.927 | 2.451 | 4.023 | 4.983 | 5.940 |
| | | 10 | 0.831 | 2.042 | 3.297 | 4.071 | 4.847 |
| | | 15 | 0.755 | 1.747 | 2.766 | 3.398 | 4.035 |
| | | 20 | 0.692 | 1.529 | 2.374 | 2.898 | 3.428 |
| | | 25 | 0.638 | 1.364 | 2.079 | 2.522 | 2.971 |
| | | 30 | 0.591 | 1.233 | 1.852 | 2.234 | 2.621 |
| | | 35 | 0.550 | 1.126 | 1.672 | 2.007 | 2.346 |
| | | 40 | 0.515 | 1.036 | 1.525 | 1.824 | 2.124 |
| | | 45 | 0.484 | 0.959 | 1.402 | 1.671 | 1.942 |
| | | 50 | 0.459 | 0.893 | 1.296 | 1.542 | 1.788 |
| | | 55 | 0.436 | 0.835 | 1.206 | 1.430 | 1.656 |
| | | 60 | 0.415 | 0.785 | 1.127 | 1.334 | 1.542 |
| | | 65 | 0.395 | 0.742 | 1.059 | 1.251 | 1.444 |
| | | 70 | 0.379 | 0.703 | 0.999 | 1.178 | 1.358 |
| | | 75 | N/A | 0.668 | 0.946 | 1.114 | 1.282 |

Table 75.#45 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 250,000 | 1 % | 1.019 | 2.809 | 4.636 | 5.741 | 6.836 |
| | | 2 | 0.993 | 2.692 | 4.433 | 5.489 | 6.537 |
| | | 3 | 0.968 | 2.582 | 4.243 | 5.252 | 6.256 |
| | | 4 | 0.945 | 2.480 | 4.064 | 5.029 | 5.990 |
| | | 5 | 0.924 | 2.384 | 3.896 | 4.819 | 5.740 |
| | | 10 | 0.833 | 1.991 | 3.198 | 3.942 | 4.689 |
| | | 15 | 0.762 | 1.708 | 2.687 | 3.295 | 3.907 |
| | | 20 | 0.704 | 1.500 | 2.311 | 2.814 | 3.324 |
| | | 25 | 0.653 | 1.342 | 2.028 | 2.454 | 2.885 |
| | | 30 | 0.609 | 1.218 | 1.812 | 2.178 | 2.549 |
| | | 35 | 0.570 | 1.117 | 1.640 | 1.961 | 2.286 |
| | | 40 | 0.537 | 1.032 | 1.500 | 1.786 | 2.074 |
| | | 45 | 0.508 | 0.959 | 1.382 | 1.640 | 1.900 |
| | | 50 | 0.483 | 0.896 | 1.282 | 1.517 | 1.753 |
| | | 55 | 0.461 | 0.842 | 1.196 | 1.412 | 1.628 |
| | | 60 | 0.441 | 0.794 | 1.121 | 1.320 | 1.519 |
| | | 65 | 0.422 | 0.753 | 1.056 | 1.240 | 1.425 |
| | | 70 | 0.407 | 0.716 | 0.999 | 1.171 | 1.343 |
| | | 75 | N/A | 0.682 | 0.948 | 1.109 | 1.270 |
| | | | Total Property Value | | | | |

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| Building Class | Deductible | Sub-limit | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
|----------------|------------|-----------|---------------------|---------------------------|---------------------------|----------------------------|------------------------|
| E2 and E3 | \$ 250,000 | 1 % | 1.001 | 2.700 | 4.456 | 5.519 | 6.574 |
| | | 2 | 0.977 | 2.588 | 4.261 | 5.277 | 6.287 |
| | | 3 | 0.954 | 2.483 | 4.077 | 5.049 | 6.016 |
| | | 4 | 0.933 | 2.385 | 3.905 | 4.834 | 5.760 |
| | | 5 | 0.914 | 2.294 | 3.744 | 4.632 | 5.519 |
| | | 10 | 0.832 | 1.919 | 3.074 | 3.789 | 4.507 |
| | | 15 | 0.768 | 1.651 | 2.586 | 3.168 | 3.757 |
| | | 20 | 0.716 | 1.456 | 2.228 | 2.710 | 3.198 |
| | | 25 | 0.670 | 1.309 | 1.960 | 2.367 | 2.779 |
| | | 30 | 0.630 | 1.194 | 1.756 | 2.105 | 2.460 |
| | | 35 | 0.595 | 1.101 | 1.595 | 1.901 | 2.211 |
| | | 40 | 0.564 | 1.023 | 1.465 | 1.737 | 2.012 |
| | | 45 | 0.537 | 0.956 | 1.356 | 1.601 | 1.848 |
| | | 50 | 0.514 | 0.898 | 1.262 | 1.486 | 1.710 |
| | | 55 | 0.493 | 0.847 | 1.182 | 1.387 | 1.593 |
| | | 60 | 0.475 | 0.803 | 1.112 | 1.301 | 1.491 |
| | | 65 | 0.457 | 0.765 | 1.051 | 1.227 | 1.403 |
| 70 | 0.442 | 0.730 | 0.998 | 1.161 | 1.325 | | |
| 75 | N/A | 0.699 | 0.950 | 1.103 | 1.257 | | |

Table 75.#46 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 500,000 | 1 % | 0.385 | 1.092 | 2.897 | 4.636 | 6.895 |
| | | 2 | 0.380 | 1.056 | 2.760 | 4.412 | 6.567 |
| | | 3 | 0.375 | 1.023 | 2.633 | 4.203 | 6.260 |
| | | 4 | 0.370 | 0.992 | 2.515 | 4.008 | 5.971 |
| | | 5 | 0.365 | 0.964 | 2.405 | 3.825 | 5.700 |
| | | 10 | 0.345 | 0.851 | 1.962 | 3.076 | 4.573 |
| | | 15 | 0.329 | 0.771 | 1.654 | 2.543 | 3.753 |
| | | 20 | 0.317 | 0.709 | 1.435 | 2.160 | 3.155 |
| | | 25 | 0.307 | 0.657 | 1.274 | 1.881 | 2.714 |
| | | 30 | 0.298 | 0.613 | 1.152 | 1.672 | 2.384 |
| | | 35 | 0.287 | 0.575 | 1.054 | 1.509 | 2.129 |
| | | 40 | 0.277 | 0.542 | 0.973 | 1.379 | 1.927 |
| | | 45 | 0.270 | 0.514 | 0.904 | 1.270 | 1.763 |
| | | 50 | N/A | 0.490 | 0.846 | 1.178 | 1.626 |
| | | 55 | N/A | 0.469 | 0.795 | 1.100 | 1.509 |
| | | 60 | N/A | 0.450 | 0.752 | 1.032 | 1.409 |
| | | 65 | N/A | 0.432 | 0.715 | 0.974 | 1.323 |
| 70 | N/A | 0.415 | 0.681 | 0.924 | 1.248 | | |
| 75 | N/A | 0.404 | 0.650 | 0.878 | 1.182 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 0.379 | 1.215 | 2.893 | 4.413 | 6.338 |
| | | 2 | 0.373 | 1.178 | 2.771 | 4.219 | 6.060 |

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| | | | | | | | |
|-----------|------------|----|-------|-------|-------|-------|-------|
| B1 and C1 | \$ 500,000 | 3 | 0.367 | 1.143 | 2.657 | 4.038 | 5.798 |
| | | 4 | 0.361 | 1.111 | 2.550 | 3.867 | 5.551 |
| | | 5 | 0.355 | 1.081 | 2.451 | 3.707 | 5.319 |
| | | 10 | 0.329 | 0.956 | 2.042 | 3.044 | 4.345 |
| | | 15 | 0.308 | 0.861 | 1.747 | 2.560 | 3.624 |
| | | 20 | 0.292 | 0.785 | 1.529 | 2.203 | 3.087 |
| | | 25 | 0.279 | 0.721 | 1.364 | 1.935 | 2.682 |
| | | 30 | 0.267 | 0.666 | 1.233 | 1.728 | 2.372 |
| | | 35 | 0.255 | 0.618 | 1.126 | 1.563 | 2.127 |
| | | 40 | 0.244 | 0.577 | 1.036 | 1.427 | 1.930 |
| | | 45 | 0.236 | 0.541 | 0.959 | 1.313 | 1.767 |
| | | 50 | N/A | 0.510 | 0.893 | 1.216 | 1.628 |
| | | 55 | N/A | 0.484 | 0.835 | 1.132 | 1.510 |
| | | 60 | N/A | 0.460 | 0.785 | 1.059 | 1.408 |
| | | 65 | N/A | 0.438 | 0.742 | 0.996 | 1.319 |
| | | 70 | N/A | 0.418 | 0.703 | 0.940 | 1.241 |
| | | 75 | N/A | 0.403 | 0.668 | 0.891 | 1.173 |

Table 75.#47 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 500,000 | 1 % | 0.411 | 1.198 | 2.809 | 4.271 | 6.122 |
| | | 2 | 0.405 | 1.162 | 2.692 | 4.085 | 5.855 |
| | | 3 | 0.399 | 1.129 | 2.582 | 3.910 | 5.603 |
| | | 4 | 0.393 | 1.099 | 2.480 | 3.746 | 5.366 |
| | | 5 | 0.388 | 1.070 | 2.384 | 3.592 | 5.142 |
| | | 10 | 0.363 | 0.952 | 1.991 | 2.954 | 4.206 |
| | | 15 | 0.343 | 0.862 | 1.708 | 2.489 | 3.512 |
| | | 20 | 0.326 | 0.791 | 1.500 | 2.147 | 2.996 |
| | | 25 | 0.313 | 0.731 | 1.342 | 1.890 | 2.608 |
| | | 30 | 0.301 | 0.680 | 1.218 | 1.692 | 2.310 |
| | | 35 | 0.289 | 0.635 | 1.117 | 1.535 | 2.077 |
| | | 40 | 0.278 | 0.595 | 1.032 | 1.406 | 1.888 |
| | | 45 | 0.270 | 0.561 | 0.959 | 1.298 | 1.732 |
| | | 50 | N/A | 0.532 | 0.896 | 1.205 | 1.601 |
| | | 55 | N/A | 0.507 | 0.842 | 1.125 | 1.488 |
| | | 60 | N/A | 0.484 | 0.794 | 1.056 | 1.390 |
| | | 65 | N/A | 0.463 | 0.753 | 0.996 | 1.306 |
| 70 | N/A | 0.444 | 0.716 | 0.943 | 1.231 | | |
| 75 | N/A | 0.429 | 0.682 | 0.895 | 1.166 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 0.452 | 1.167 | 2.700 | 4.104 | 5.887 |
| | | 2 | 0.447 | 1.135 | 2.588 | 3.925 | 5.630 |
| | | 3 | 0.441 | 1.104 | 2.483 | 3.757 | 5.387 |
| | | 4 | 0.436 | 1.075 | 2.385 | 3.600 | 5.159 |
| | | 5 | 0.431 | 1.049 | 2.294 | 3.452 | 4.943 |
| | | 10 | 0.407 | 0.940 | 1.919 | 2.840 | 4.043 |

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| | | | | | | | |
|-----------|------------|----|-------|-------|-------|-------|-------|
| E2 and E3 | \$ 500,000 | 15 | 0.387 | 0.859 | 1.651 | 2.396 | 3.378 |
| | | 20 | 0.371 | 0.795 | 1.456 | 2.071 | 2.884 |
| | | 25 | 0.358 | 0.741 | 1.309 | 1.828 | 2.514 |
| | | 30 | 0.346 | 0.694 | 1.194 | 1.642 | 2.232 |
| | | 35 | 0.335 | 0.653 | 1.101 | 1.496 | 2.012 |
| | | 40 | 0.324 | 0.618 | 1.023 | 1.376 | 1.835 |
| | | 45 | 0.316 | 0.586 | 0.956 | 1.275 | 1.689 |
| | | 50 | N/A | 0.559 | 0.898 | 1.189 | 1.565 |
| | | 55 | N/A | 0.535 | 0.847 | 1.115 | 1.460 |
| | | 60 | N/A | 0.514 | 0.803 | 1.050 | 1.368 |
| | | 65 | N/A | 0.494 | 0.765 | 0.994 | 1.289 |
| | | 70 | N/A | 0.476 | 0.730 | 0.944 | 1.219 |
| | | 75 | N/A | 0.463 | 0.699 | 0.900 | 1.158 |

Table 75.#48 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 750,000 | 1 % | 0.258 | 0.626 | 1.706 | 3.344 | 6.191 |
| | | 2 | 0.256 | 0.616 | 1.634 | 3.184 | 5.897 |
| | | 3 | 0.254 | 0.606 | 1.568 | 3.036 | 5.621 |
| | | 4 | 0.252 | 0.597 | 1.506 | 2.897 | 5.362 |
| | | 5 | 0.250 | 0.588 | 1.450 | 2.768 | 5.119 |
| | | 10 | 0.237 | 0.547 | 1.224 | 2.245 | 4.112 |
| | | 15 | 0.226 | 0.511 | 1.069 | 1.879 | 3.382 |
| | | 20 | 0.223 | 0.478 | 0.957 | 1.618 | 2.851 |
| | | 25 | N/A | 0.450 | 0.872 | 1.428 | 2.460 |
| | | 30 | N/A | 0.426 | 0.803 | 1.284 | 2.166 |
| | | 35 | N/A | 0.406 | 0.745 | 1.170 | 1.940 |
| | | 40 | N/A | 0.389 | 0.696 | 1.076 | 1.759 |
| | | 45 | N/A | 0.374 | 0.654 | 0.998 | 1.612 |
| | | 50 | N/A | 0.360 | 0.617 | 0.931 | 1.488 |
| | | 55 | N/A | 0.347 | 0.586 | 0.873 | 1.383 |
| | | 60 | N/A | 0.335 | 0.559 | 0.824 | 1.293 |
| | | 65 | N/A | 0.330 | 0.535 | 0.781 | 1.216 |
| 70 | N/A | N/A | 0.512 | 0.743 | 1.148 | | |
| 75 | N/A | N/A | 0.491 | 0.709 | 1.088 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 750,000 | 1 % | 0.215 | 0.694 | 1.811 | 3.288 | 5.733 |
| | | 2 | 0.213 | 0.680 | 1.743 | 3.147 | 5.483 |
| | | 3 | 0.211 | 0.667 | 1.680 | 3.015 | 5.246 |
| | | 4 | 0.209 | 0.655 | 1.621 | 2.892 | 5.024 |
| | | 5 | 0.207 | 0.643 | 1.566 | 2.776 | 4.815 |
| | | 10 | 0.196 | 0.589 | 1.342 | 2.301 | 3.940 |
| | | 15 | 0.185 | 0.542 | 1.179 | 1.956 | 3.294 |
| | | 20 | 0.182 | 0.500 | 1.056 | 1.703 | 2.813 |
| | | 25 | N/A | 0.464 | 0.958 | 1.511 | 2.451 |
| | | 30 | N/A | 0.433 | 0.878 | 1.361 | 2.172 |

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 RULES FILING CF-2023-RDEQR

| | | | | | | |
|--|----|-----|-------|-------|-------|-------|
| | 35 | N/A | 0.407 | 0.809 | 1.240 | 1.952 |
| | 40 | N/A | 0.385 | 0.750 | 1.138 | 1.774 |
| | 45 | N/A | 0.366 | 0.699 | 1.052 | 1.625 |
| | 50 | N/A | 0.348 | 0.655 | 0.977 | 1.500 |
| | 55 | N/A | 0.332 | 0.617 | 0.913 | 1.392 |
| | 60 | N/A | 0.318 | 0.584 | 0.857 | 1.299 |
| | 65 | N/A | 0.310 | 0.554 | 0.808 | 1.218 |
| | 70 | N/A | N/A | 0.527 | 0.766 | 1.147 |
| | 75 | N/A | N/A | 0.503 | 0.727 | 1.085 |

Table 75.#49 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 750,000 | 1 % | 0.248 | 0.704 | 1.769 | 3.189 | 5.541 |
| | | 2 | 0.246 | 0.692 | 1.704 | 3.054 | 5.300 |
| | | 3 | 0.245 | 0.680 | 1.643 | 2.927 | 5.073 |
| | | 4 | 0.243 | 0.668 | 1.587 | 2.808 | 4.859 |
| | | 5 | 0.241 | 0.657 | 1.534 | 2.697 | 4.658 |
| | | 10 | 0.230 | 0.607 | 1.320 | 2.240 | 3.816 |
| | | 15 | 0.220 | 0.563 | 1.164 | 1.909 | 3.195 |
| | | 20 | 0.216 | 0.524 | 1.048 | 1.667 | 2.733 |
| | | 25 | N/A | 0.490 | 0.956 | 1.484 | 2.386 |
| | | 30 | N/A | 0.461 | 0.880 | 1.341 | 2.119 |
| | | 35 | N/A | 0.435 | 0.815 | 1.226 | 1.908 |
| | | 40 | N/A | 0.414 | 0.760 | 1.129 | 1.738 |
| | | 45 | N/A | 0.396 | 0.711 | 1.047 | 1.597 |
| | | 50 | N/A | 0.379 | 0.670 | 0.977 | 1.477 |
| | | 55 | N/A | 0.363 | 0.633 | 0.916 | 1.375 |
| | | 60 | N/A | 0.349 | 0.602 | 0.863 | 1.286 |
| | | 65 | N/A | 0.341 | 0.573 | 0.816 | 1.209 |
| 70 | N/A | N/A | 0.547 | 0.775 | 1.141 | | |
| 75 | N/A | N/A | 0.524 | 0.738 | 1.081 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 750,000 | 1 % | 0.294 | 0.715 | 1.707 | 3.065 | 5.328 |
| | | 2 | 0.292 | 0.704 | 1.645 | 2.935 | 5.096 |
| | | 3 | 0.291 | 0.693 | 1.588 | 2.813 | 4.877 |
| | | 4 | 0.289 | 0.683 | 1.534 | 2.699 | 4.671 |
| | | 5 | 0.287 | 0.673 | 1.485 | 2.593 | 4.478 |
| | | 10 | 0.276 | 0.629 | 1.283 | 2.156 | 3.669 |
| | | 15 | 0.267 | 0.589 | 1.139 | 1.843 | 3.074 |
| | | 20 | 0.263 | 0.554 | 1.031 | 1.614 | 2.633 |
| | | 25 | N/A | 0.523 | 0.947 | 1.443 | 2.302 |
| | | 30 | N/A | 0.496 | 0.878 | 1.310 | 2.050 |
| | | 35 | N/A | 0.472 | 0.820 | 1.203 | 1.852 |
| | | 40 | N/A | 0.452 | 0.769 | 1.115 | 1.692 |
| | | 45 | N/A | 0.434 | 0.725 | 1.039 | 1.560 |
| | | 50 | N/A | 0.418 | 0.686 | 0.974 | 1.448 |

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| | | | | | | |
|--|----|-----|-------|-------|-------|-------|
| | 55 | N/A | 0.403 | 0.653 | 0.917 | 1.352 |
| | 60 | N/A | 0.390 | 0.623 | 0.868 | 1.269 |
| | 65 | N/A | 0.382 | 0.597 | 0.824 | 1.197 |
| | 70 | N/A | N/A | 0.573 | 0.786 | 1.134 |
| | 75 | N/A | N/A | 0.551 | 0.751 | 1.077 |

Table 75.#50 Sub-limit Factors – Deductible Tier 2

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|--------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 1,000,000 | 1 % | N/A | 0.449 | 1.092 | 2.427 | 5.626 |
| | | 2 | N/A | 0.443 | 1.056 | 2.316 | 5.360 |
| | | 3 | N/A | 0.437 | 1.023 | 2.212 | 5.110 |
| | | 4 | N/A | 0.431 | 0.992 | 2.116 | 4.875 |
| | | 5 | N/A | 0.425 | 0.964 | 2.027 | 4.656 |
| | | 10 | N/A | 0.398 | 0.851 | 1.669 | 3.747 |
| | | 15 | N/A | 0.375 | 0.771 | 1.421 | 3.090 |
| | | 20 | N/A | 0.356 | 0.709 | 1.245 | 2.612 |
| | | 25 | N/A | 0.341 | 0.657 | 1.115 | 2.260 |
| | | 30 | N/A | 0.329 | 0.613 | 1.015 | 1.995 |
| | | 35 | N/A | 0.318 | 0.575 | 0.933 | 1.790 |
| | | 40 | N/A | 0.307 | 0.542 | 0.865 | 1.626 |
| | | 45 | N/A | 0.296 | 0.514 | 0.806 | 1.492 |
| | | 50 | N/A | 0.287 | 0.490 | 0.756 | 1.379 |
| | | 55 | N/A | 0.290 | 0.469 | 0.714 | 1.283 |
| | | 60 | N/A | N/A | 0.450 | 0.677 | 1.201 |
| | | 65 | N/A | N/A | 0.432 | 0.645 | 1.131 |
| 70 | N/A | N/A | 0.415 | 0.616 | 1.069 | | |
| 75 | N/A | N/A | 0.404 | 0.589 | 1.014 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 1,000,000 | 1 % | N/A | 0.462 | 1.215 | 2.473 | 5.242 |
| | | 2 | N/A | 0.454 | 1.178 | 2.372 | 5.014 |
| | | 3 | N/A | 0.446 | 1.143 | 2.277 | 4.799 |
| | | 4 | N/A | 0.438 | 1.111 | 2.189 | 4.598 |
| | | 5 | N/A | 0.431 | 1.081 | 2.107 | 4.408 |
| | | 10 | N/A | 0.396 | 0.956 | 1.769 | 3.614 |
| | | 15 | N/A | 0.367 | 0.861 | 1.526 | 3.029 |
| | | 20 | N/A | 0.343 | 0.785 | 1.346 | 2.593 |
| | | 25 | N/A | 0.323 | 0.721 | 1.207 | 2.265 |
| | | 30 | N/A | 0.307 | 0.666 | 1.097 | 2.011 |
| | | 35 | N/A | 0.293 | 0.618 | 1.005 | 1.810 |
| | | 40 | N/A | 0.280 | 0.577 | 0.927 | 1.647 |
| | | 45 | N/A | 0.267 | 0.541 | 0.860 | 1.510 |
| | | 50 | N/A | 0.257 | 0.510 | 0.802 | 1.395 |
| | | 55 | N/A | 0.256 | 0.484 | 0.752 | 1.296 |
| | | 60 | N/A | N/A | 0.460 | 0.709 | 1.210 |
| | | 65 | N/A | N/A | 0.438 | 0.671 | 1.136 |
| 70 | N/A | N/A | 0.418 | 0.637 | 1.071 | | |

| | | | | | | | |
|--|--|-----------|------------|------------|--------------|--------------|--------------|
| | | <u>75</u> | <u>N/A</u> | <u>N/A</u> | <u>0.403</u> | <u>0.606</u> | <u>1.013</u> |
|--|--|-----------|------------|------------|--------------|--------------|--------------|

Table 75.#51 Sub-limit Factors – Deductible Tier 2

| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | | |
|--------------------------|---------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | <u>\$1,000,000 Or Less</u> | <u>\$1,000,001 – \$3,500,000</u> | <u>\$3,500,001 – \$5,500,000</u> | <u>\$5,500,001 – \$10,000,000</u> | <u>More Than \$10,000,000</u> |
| <u>D1, D2, D3 and E1</u> | <u>\$ 1,000,000</u> | <u>1 %</u> | <u>N/A</u> | <u>0.488</u> | <u>1.198</u> | <u>2.405</u> | <u>5.068</u> |
| | | <u>2</u> | <u>N/A</u> | <u>0.481</u> | <u>1.162</u> | <u>2.308</u> | <u>4.849</u> |
| | | <u>3</u> | <u>N/A</u> | <u>0.474</u> | <u>1.129</u> | <u>2.217</u> | <u>4.643</u> |
| | | <u>4</u> | <u>N/A</u> | <u>0.466</u> | <u>1.099</u> | <u>2.132</u> | <u>4.449</u> |
| | | <u>5</u> | <u>N/A</u> | <u>0.459</u> | <u>1.070</u> | <u>2.053</u> | <u>4.266</u> |
| | | <u>10</u> | <u>N/A</u> | <u>0.427</u> | <u>0.952</u> | <u>1.729</u> | <u>3.503</u> |
| | | <u>15</u> | <u>N/A</u> | <u>0.399</u> | <u>0.862</u> | <u>1.496</u> | <u>2.940</u> |
| | | <u>20</u> | <u>N/A</u> | <u>0.375</u> | <u>0.791</u> | <u>1.324</u> | <u>2.522</u> |
| | | <u>25</u> | <u>N/A</u> | <u>0.356</u> | <u>0.731</u> | <u>1.193</u> | <u>2.207</u> |
| | | <u>30</u> | <u>N/A</u> | <u>0.340</u> | <u>0.680</u> | <u>1.088</u> | <u>1.964</u> |
| | | <u>35</u> | <u>N/A</u> | <u>0.326</u> | <u>0.635</u> | <u>1.002</u> | <u>1.772</u> |
| | | <u>40</u> | <u>N/A</u> | <u>0.313</u> | <u>0.595</u> | <u>0.928</u> | <u>1.617</u> |
| | | <u>45</u> | <u>N/A</u> | <u>0.301</u> | <u>0.561</u> | <u>0.865</u> | <u>1.487</u> |
| | | <u>50</u> | <u>N/A</u> | <u>0.291</u> | <u>0.532</u> | <u>0.810</u> | <u>1.377</u> |
| | | <u>55</u> | <u>N/A</u> | <u>0.289</u> | <u>0.507</u> | <u>0.762</u> | <u>1.283</u> |
| | | <u>60</u> | <u>N/A</u> | <u>N/A</u> | <u>0.484</u> | <u>0.721</u> | <u>1.201</u> |
| | | <u>65</u> | <u>N/A</u> | <u>N/A</u> | <u>0.463</u> | <u>0.685</u> | <u>1.130</u> |
| <u>70</u> | <u>N/A</u> | <u>N/A</u> | <u>0.444</u> | <u>0.652</u> | <u>1.068</u> | | |
| <u>75</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> | <u>0.429</u> | <u>0.622</u> | <u>1.012</u> | |
| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | | |
| | | | <u>\$1,000,000 Or Less</u> | <u>\$1,000,001 – \$3,500,000</u> | <u>\$3,500,001 – \$5,500,000</u> | <u>\$5,500,001 – \$10,000,000</u> | <u>More Than \$10,000,000</u> |
| <u>E2 and E3</u> | <u>\$ 1,000,000</u> | <u>1 %</u> | <u>N/A</u> | <u>0.523</u> | <u>1.167</u> | <u>2.313</u> | <u>4.874</u> |
| | | <u>2</u> | <u>N/A</u> | <u>0.516</u> | <u>1.135</u> | <u>2.220</u> | <u>4.663</u> |
| | | <u>3</u> | <u>N/A</u> | <u>0.509</u> | <u>1.104</u> | <u>2.134</u> | <u>4.464</u> |
| | | <u>4</u> | <u>N/A</u> | <u>0.503</u> | <u>1.075</u> | <u>2.053</u> | <u>4.277</u> |
| | | <u>5</u> | <u>N/A</u> | <u>0.496</u> | <u>1.049</u> | <u>1.978</u> | <u>4.102</u> |
| | | <u>10</u> | <u>N/A</u> | <u>0.466</u> | <u>0.940</u> | <u>1.670</u> | <u>3.369</u> |
| | | <u>15</u> | <u>N/A</u> | <u>0.440</u> | <u>0.859</u> | <u>1.451</u> | <u>2.831</u> |
| | | <u>20</u> | <u>N/A</u> | <u>0.418</u> | <u>0.795</u> | <u>1.290</u> | <u>2.432</u> |
| | | <u>25</u> | <u>N/A</u> | <u>0.400</u> | <u>0.741</u> | <u>1.169</u> | <u>2.133</u> |
| | | <u>30</u> | <u>N/A</u> | <u>0.384</u> | <u>0.694</u> | <u>1.072</u> | <u>1.904</u> |
| | | <u>35</u> | <u>N/A</u> | <u>0.370</u> | <u>0.653</u> | <u>0.993</u> | <u>1.723</u> |
| | | <u>40</u> | <u>N/A</u> | <u>0.358</u> | <u>0.618</u> | <u>0.926</u> | <u>1.577</u> |
| | | <u>45</u> | <u>N/A</u> | <u>0.346</u> | <u>0.586</u> | <u>0.867</u> | <u>1.456</u> |
| | | <u>50</u> | <u>N/A</u> | <u>0.336</u> | <u>0.559</u> | <u>0.817</u> | <u>1.354</u> |
| | | <u>55</u> | <u>N/A</u> | <u>0.333</u> | <u>0.535</u> | <u>0.773</u> | <u>1.265</u> |
| | | <u>60</u> | <u>N/A</u> | <u>N/A</u> | <u>0.514</u> | <u>0.734</u> | <u>1.189</u> |
| | | <u>65</u> | <u>N/A</u> | <u>N/A</u> | <u>0.494</u> | <u>0.701</u> | <u>1.123</u> |
| <u>70</u> | <u>N/A</u> | <u>N/A</u> | <u>0.476</u> | <u>0.670</u> | <u>1.064</u> | | |
| <u>75</u> | <u>N/A</u> | <u>N/A</u> | <u>N/A</u> | <u>0.463</u> | <u>0.642</u> | <u>1.012</u> | |

Table 75.#52 Sub-limit Factors – Deductible Tier 2

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 RULES FILING CF-2023-RDEQR

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| A1 | \$ 500 | 1 % | 5.562 | 6.236 | 6.443 | 6.546 |
| | | 2 | 5.333 | 5.980 | 6.178 | 6.277 |
| | | 3 | 5.117 | 5.737 | 5.928 | 6.023 |
| | | 4 | 4.913 | 5.508 | 5.691 | 5.782 |
| | | 5 | 4.721 | 5.292 | 5.467 | 5.555 |
| | | 10 | 3.909 | 4.376 | 4.520 | 4.592 |
| | | 15 | 3.300 | 3.686 | 3.805 | 3.865 |
| | | 20 | 2.842 | 3.165 | 3.265 | 3.315 |
| | | 25 | 2.494 | 2.769 | 2.854 | 2.896 |
| | | 30 | 2.226 | 2.463 | 2.536 | 2.572 |
| | | 35 | 2.014 | 2.222 | 2.286 | 2.318 |
| | | 40 | 1.843 | 2.028 | 2.085 | 2.113 |
| | | 45 | 1.701 | 1.868 | 1.919 | 1.945 |
| | | 50 | 1.582 | 1.733 | 1.779 | 1.803 |
| | | 55 | 1.479 | 1.617 | 1.660 | 1.681 |
| | | 60 | 1.389 | 1.517 | 1.556 | 1.576 |
| 65 | 1.311 | 1.429 | 1.466 | 1.484 | | |
| 70 | 1.242 | 1.352 | 1.387 | 1.404 | | |
| 75 | 1.181 | 1.284 | 1.316 | 1.332 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| B1 and C1 | \$ 500 | 1 % | 4.967 | 5.518 | 5.687 | 5.771 |
| | | 2 | 4.780 | 5.308 | 5.471 | 5.551 |
| | | 3 | 4.602 | 5.110 | 5.266 | 5.344 |
| | | 4 | 4.435 | 4.922 | 5.072 | 5.147 |
| | | 5 | 4.276 | 4.745 | 4.889 | 4.961 |
| | | 10 | 3.603 | 3.989 | 4.108 | 4.167 |
| | | 15 | 3.093 | 3.414 | 3.513 | 3.562 |
| | | 20 | 2.703 | 2.974 | 3.057 | 3.099 |
| | | 25 | 2.401 | 2.633 | 2.705 | 2.740 |
| | | 30 | 2.164 | 2.365 | 2.427 | 2.458 |
| | | 35 | 1.972 | 2.150 | 2.205 | 2.232 |
| | | 40 | 1.814 | 1.973 | 2.022 | 2.046 |
| | | 45 | 1.680 | 1.824 | 1.868 | 1.891 |
| | | 50 | 1.565 | 1.697 | 1.737 | 1.757 |
| | | 55 | 1.464 | 1.586 | 1.623 | 1.642 |
| | | 60 | 1.376 | 1.489 | 1.523 | 1.540 |
| 65 | 1.299 | 1.403 | 1.435 | 1.451 | | |
| 70 | 1.230 | 1.327 | 1.357 | 1.372 | | |
| 75 | 1.168 | 1.260 | 1.288 | 1.302 | | |

Table 75.#53 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|----------------------|-----------------------|---------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | 1 % | 4.506 | 4.982 | 5.128 | 5.201 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| D1, D2, D3 and E1 | \$ 500 | <u>2</u> | <u>4.343</u> | <u>4.801</u> | <u>4.941</u> | <u>5.011</u> |
| | | <u>3</u> | <u>4.189</u> | <u>4.629</u> | <u>4.764</u> | <u>4.831</u> |
| | | <u>4</u> | <u>4.043</u> | <u>4.467</u> | <u>4.596</u> | <u>4.661</u> |
| | | <u>5</u> | <u>3.905</u> | <u>4.312</u> | <u>4.437</u> | <u>4.499</u> |
| | | <u>10</u> | <u>3.317</u> | <u>3.654</u> | <u>3.757</u> | <u>3.809</u> |
| | | <u>15</u> | <u>2.868</u> | <u>3.149</u> | <u>3.236</u> | <u>3.279</u> |
| | | <u>20</u> | <u>2.524</u> | <u>2.761</u> | <u>2.834</u> | <u>2.871</u> |
| | | <u>25</u> | <u>2.256</u> | <u>2.460</u> | <u>2.523</u> | <u>2.554</u> |
| | | <u>30</u> | <u>2.045</u> | <u>2.222</u> | <u>2.277</u> | <u>2.304</u> |
| | | <u>35</u> | <u>1.874</u> | <u>2.031</u> | <u>2.079</u> | <u>2.103</u> |
| | | <u>40</u> | <u>1.733</u> | <u>1.873</u> | <u>1.916</u> | <u>1.938</u> |
| | | <u>45</u> | <u>1.614</u> | <u>1.741</u> | <u>1.780</u> | <u>1.799</u> |
| | | <u>50</u> | <u>1.511</u> | <u>1.627</u> | <u>1.663</u> | <u>1.681</u> |
| | | <u>55</u> | <u>1.421</u> | <u>1.528</u> | <u>1.561</u> | <u>1.577</u> |
| | | <u>60</u> | <u>1.341</u> | <u>1.441</u> | <u>1.471</u> | <u>1.486</u> |
| | | <u>65</u> | <u>1.271</u> | <u>1.363</u> | <u>1.392</u> | <u>1.406</u> |
| <u>70</u> | <u>1.208</u> | <u>1.294</u> | <u>1.321</u> | <u>1.334</u> | | |
| <u>75</u> | <u>1.151</u> | <u>1.233</u> | <u>1.257</u> | <u>1.270</u> | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| E2 and E3 | \$ 500 | <u>1 %</u> | <u>3.773</u> | <u>4.160</u> | <u>4.278</u> | <u>4.337</u> |
| | | <u>2</u> | <u>3.642</u> | <u>4.013</u> | <u>4.127</u> | <u>4.183</u> |
| | | <u>3</u> | <u>3.517</u> | <u>3.874</u> | <u>3.983</u> | <u>4.038</u> |
| | | <u>4</u> | <u>3.399</u> | <u>3.742</u> | <u>3.847</u> | <u>3.899</u> |
| | | <u>5</u> | <u>3.288</u> | <u>3.617</u> | <u>3.718</u> | <u>3.769</u> |
| | | <u>10</u> | <u>2.814</u> | <u>3.085</u> | <u>3.169</u> | <u>3.210</u> |
| | | <u>15</u> | <u>2.454</u> | <u>2.680</u> | <u>2.750</u> | <u>2.784</u> |
| | | <u>20</u> | <u>2.181</u> | <u>2.371</u> | <u>2.429</u> | <u>2.459</u> |
| | | <u>25</u> | <u>1.970</u> | <u>2.133</u> | <u>2.183</u> | <u>2.208</u> |
| | | <u>30</u> | <u>1.806</u> | <u>1.947</u> | <u>1.990</u> | <u>2.012</u> |
| | | <u>35</u> | <u>1.675</u> | <u>1.799</u> | <u>1.837</u> | <u>1.856</u> |
| | | <u>40</u> | <u>1.568</u> | <u>1.678</u> | <u>1.712</u> | <u>1.729</u> |
| | | <u>45</u> | <u>1.477</u> | <u>1.577</u> | <u>1.608</u> | <u>1.623</u> |
| | | <u>50</u> | <u>1.399</u> | <u>1.491</u> | <u>1.519</u> | <u>1.533</u> |
| | | <u>55</u> | <u>1.330</u> | <u>1.415</u> | <u>1.441</u> | <u>1.453</u> |
| | | <u>60</u> | <u>1.269</u> | <u>1.347</u> | <u>1.371</u> | <u>1.383</u> |
| <u>65</u> | <u>1.214</u> | <u>1.287</u> | <u>1.309</u> | <u>1.321</u> | | |
| <u>70</u> | <u>1.164</u> | <u>1.233</u> | <u>1.254</u> | <u>1.264</u> | | |
| <u>75</u> | <u>1.120</u> | <u>1.184</u> | <u>1.204</u> | <u>1.214</u> | | |

Table 75.#54 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| | | <u>1 %</u> | <u>4.685</u> | <u>5.889</u> | <u>6.287</u> | <u>6.490</u> |
| | | <u>2</u> | <u>4.493</u> | <u>5.647</u> | <u>6.029</u> | <u>6.224</u> |
| | | <u>3</u> | <u>4.313</u> | <u>5.418</u> | <u>5.784</u> | <u>5.972</u> |
| | | <u>4</u> | <u>4.142</u> | <u>5.202</u> | <u>5.553</u> | <u>5.733</u> |
| | | <u>5</u> | <u>3.981</u> | <u>4.998</u> | <u>5.335</u> | <u>5.508</u> |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| A1 | \$ 1,000 | 10 | 3.306 | 4.135 | 4.411 | 4.553 |
| | | 15 | 2.804 | 3.487 | 3.715 | 3.832 |
| | | 20 | 2.428 | 2.999 | 3.190 | 3.288 |
| | | 25 | 2.143 | 2.627 | 2.790 | 2.873 |
| | | 30 | 1.922 | 2.341 | 2.481 | 2.553 |
| | | 35 | 1.748 | 2.115 | 2.238 | 2.301 |
| | | 40 | 1.606 | 1.933 | 2.042 | 2.098 |
| | | 45 | 1.488 | 1.782 | 1.880 | 1.931 |
| | | 50 | 1.387 | 1.655 | 1.744 | 1.790 |
| | | 55 | 1.300 | 1.546 | 1.628 | 1.670 |
| | | 60 | 1.224 | 1.451 | 1.527 | 1.565 |
| | | 65 | 1.157 | 1.368 | 1.438 | 1.474 |
| | | 70 | 1.099 | 1.295 | 1.361 | 1.394 |
| | | 75 | 1.047 | 1.231 | 1.292 | 1.324 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| B1 and C1 | \$ 1,000 | 1 % | 4.248 | 5.235 | 5.559 | 5.725 |
| | | 2 | 4.090 | 5.037 | 5.348 | 5.508 |
| | | 3 | 3.941 | 4.849 | 5.149 | 5.302 |
| | | 4 | 3.800 | 4.672 | 4.959 | 5.107 |
| | | 5 | 3.666 | 4.504 | 4.780 | 4.922 |
| | | 10 | 3.103 | 3.791 | 4.018 | 4.135 |
| | | 15 | 2.677 | 3.249 | 3.438 | 3.536 |
| | | 20 | 2.353 | 2.834 | 2.994 | 3.076 |
| | | 25 | 2.101 | 2.514 | 2.651 | 2.721 |
| | | 30 | 1.902 | 2.261 | 2.381 | 2.442 |
| | | 35 | 1.741 | 2.058 | 2.163 | 2.217 |
| | | 40 | 1.606 | 1.891 | 1.985 | 2.033 |
| | | 45 | 1.492 | 1.750 | 1.835 | 1.879 |
| | | 50 | 1.393 | 1.629 | 1.707 | 1.746 |
| | | 55 | 1.306 | 1.523 | 1.595 | 1.632 |
| 60 | 1.230 | 1.431 | 1.497 | 1.531 | | |
| 65 | 1.162 | 1.349 | 1.411 | 1.442 | | |
| 70 | 1.102 | 1.277 | 1.335 | 1.364 | | |
| 75 | 1.048 | 1.213 | 1.267 | 1.294 | | |

Table 75.#55 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| D1, D2, | | 1 % | 3.881 | 4.737 | 5.018 | 5.161 |
| | | 2 | 3.744 | 4.566 | 4.836 | 4.973 |
| | | 3 | 3.614 | 4.403 | 4.663 | 4.795 |
| | | 4 | 3.490 | 4.249 | 4.499 | 4.626 |
| | | 5 | 3.374 | 4.103 | 4.343 | 4.466 |
| | | 10 | 2.879 | 3.481 | 3.679 | 3.781 |
| | | 15 | 2.503 | 3.005 | 3.171 | 3.256 |
| | | 20 | 2.215 | 2.639 | 2.779 | 2.851 |
| | | 25 | 1.992 | 2.355 | 2.475 | 2.537 |

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| | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|
| D3 and E1 | \$ 1,000 | 30 | <u>1.814</u> | <u>2.131</u> | <u>2.235</u> | <u>2.289</u> |
| | | 35 | <u>1.670</u> | <u>1.950</u> | <u>2.043</u> | <u>2.090</u> |
| | | 40 | <u>1.550</u> | <u>1.801</u> | <u>1.884</u> | <u>1.926</u> |
| | | 45 | <u>1.448</u> | <u>1.676</u> | <u>1.750</u> | <u>1.789</u> |
| | | 50 | <u>1.359</u> | <u>1.567</u> | <u>1.636</u> | <u>1.671</u> |
| | | 55 | <u>1.280</u> | <u>1.473</u> | <u>1.536</u> | <u>1.568</u> |
| | | 60 | <u>1.211</u> | <u>1.390</u> | <u>1.448</u> | <u>1.478</u> |
| | | 65 | <u>1.149</u> | <u>1.316</u> | <u>1.370</u> | <u>1.398</u> |
| | | 70 | <u>1.094</u> | <u>1.250</u> | <u>1.301</u> | <u>1.327</u> |
| | | 75 | <u>1.045</u> | <u>1.191</u> | <u>1.239</u> | <u>1.263</u> |
| Building Class | Deductible | Sub-limit | Total Property Value | | | |
| | | | \$50,000 Or Less | \$50,001 – \$100,000 | \$100,001 – \$250,000 | More Than \$250,000 |
| E2 and E3 | \$ 1,000 | 1 % | <u>3.268</u> | <u>3.961</u> | <u>4.189</u> | <u>4.305</u> |
| | | 2 | <u>3.157</u> | <u>3.822</u> | <u>4.041</u> | <u>4.153</u> |
| | | 3 | <u>3.052</u> | <u>3.691</u> | <u>3.901</u> | <u>4.008</u> |
| | | 4 | <u>2.952</u> | <u>3.566</u> | <u>3.768</u> | <u>3.871</u> |
| | | 5 | <u>2.858</u> | <u>3.448</u> | <u>3.642</u> | <u>3.741</u> |
| | | 10 | <u>2.461</u> | <u>2.945</u> | <u>3.106</u> | <u>3.188</u> |
| | | 15 | <u>2.162</u> | <u>2.564</u> | <u>2.697</u> | <u>2.766</u> |
| | | 20 | <u>1.935</u> | <u>2.273</u> | <u>2.385</u> | <u>2.443</u> |
| | | 25 | <u>1.761</u> | <u>2.049</u> | <u>2.145</u> | <u>2.194</u> |
| | | 30 | <u>1.624</u> | <u>1.874</u> | <u>1.958</u> | <u>2.000</u> |
| | | 35 | <u>1.515</u> | <u>1.735</u> | <u>1.808</u> | <u>1.846</u> |
| | | 40 | <u>1.424</u> | <u>1.621</u> | <u>1.687</u> | <u>1.720</u> |
| | | 45 | <u>1.347</u> | <u>1.526</u> | <u>1.585</u> | <u>1.615</u> |
| | | 50 | <u>1.280</u> | <u>1.443</u> | <u>1.497</u> | <u>1.525</u> |
| | | 55 | <u>1.220</u> | <u>1.371</u> | <u>1.421</u> | <u>1.446</u> |
| | | 60 | <u>1.166</u> | <u>1.307</u> | <u>1.353</u> | <u>1.377</u> |
| 65 | <u>1.118</u> | <u>1.249</u> | <u>1.292</u> | <u>1.315</u> | | |
| 70 | <u>1.075</u> | <u>1.198</u> | <u>1.238</u> | <u>1.259</u> | | |
| 75 | <u>1.035</u> | <u>1.151</u> | <u>1.189</u> | <u>1.208</u> | | |

Table 75.#56 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|------------------------------|----------------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| A1 | \$ 2,500 | 1 % | <u>4.302</u> | <u>5.841</u> | <u>6.236</u> | <u>6.401</u> |
| | | 2 | <u>4.126</u> | <u>5.601</u> | <u>5.980</u> | <u>6.138</u> |
| | | 3 | <u>3.961</u> | <u>5.374</u> | <u>5.737</u> | <u>5.890</u> |
| | | 4 | <u>3.805</u> | <u>5.160</u> | <u>5.508</u> | <u>5.655</u> |
| | | 5 | <u>3.659</u> | <u>4.957</u> | <u>5.292</u> | <u>5.432</u> |
| | | 10 | <u>3.044</u> | <u>4.102</u> | <u>4.376</u> | <u>4.491</u> |
| | | 15 | <u>2.589</u> | <u>3.460</u> | <u>3.686</u> | <u>3.781</u> |
| | | 20 | <u>2.248</u> | <u>2.976</u> | <u>3.165</u> | <u>3.245</u> |
| | | 25 | <u>1.990</u> | <u>2.608</u> | <u>2.769</u> | <u>2.837</u> |
| | | 30 | <u>1.791</u> | <u>2.324</u> | <u>2.463</u> | <u>2.521</u> |
| | | 35 | <u>1.632</u> | <u>2.100</u> | <u>2.222</u> | <u>2.273</u> |
| | | 40 | <u>1.503</u> | <u>1.920</u> | <u>2.028</u> | <u>2.073</u> |
| | | 45 | <u>1.395</u> | <u>1.770</u> | <u>1.868</u> | <u>1.909</u> |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| | | 50 | 1.302 | 1.644 | 1.733 | 1.770 |
| | | 55 | 1.222 | 1.536 | 1.617 | 1.651 |
| | | 60 | 1.152 | 1.442 | 1.517 | 1.549 |
| | | 65 | 1.091 | 1.360 | 1.429 | 1.459 |
| | | 70 | 1.037 | 1.288 | 1.352 | 1.380 |
| | | 75 | 0.988 | 1.224 | 1.284 | 1.310 |
| B1 and C1 | \$ 2,500 | 1 % | 3.932 | 5.196 | 5.518 | 5.653 |
| | | 2 | 3.787 | 4.999 | 5.308 | 5.438 |
| | | 3 | 3.650 | 4.813 | 5.110 | 5.235 |
| | | 4 | 3.521 | 4.637 | 4.922 | 5.042 |
| | | 5 | 3.399 | 4.471 | 4.745 | 4.860 |
| | | 10 | 2.884 | 3.763 | 3.989 | 4.084 |
| | | 15 | 2.496 | 3.226 | 3.414 | 3.493 |
| | | 20 | 2.200 | 2.815 | 2.974 | 3.041 |
| | | 25 | 1.970 | 2.497 | 2.633 | 2.690 |
| | | 30 | 1.788 | 2.247 | 2.365 | 2.415 |
| | | 35 | 1.640 | 2.046 | 2.150 | 2.194 |
| | | 40 | 1.515 | 1.880 | 1.973 | 2.012 |
| | | 45 | 1.409 | 1.740 | 1.824 | 1.860 |
| | | 50 | 1.317 | 1.619 | 1.697 | 1.729 |
| | | 55 | 1.236 | 1.515 | 1.586 | 1.616 |
| | | 60 | 1.165 | 1.423 | 1.489 | 1.516 |
| | | 65 | 1.102 | 1.342 | 1.403 | 1.429 |
| 70 | 1.046 | 1.270 | 1.327 | 1.351 | | |
| 75 | 0.996 | 1.206 | 1.260 | 1.282 | | |

Table 75.#57 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|-------------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| D1, D2, D3 and E1 | \$ 2,500 | 1 % | 3.606 | 4.704 | 4.982 | 5.099 |
| | | 2 | 3.480 | 4.533 | 4.801 | 4.913 |
| | | 3 | 3.360 | 4.372 | 4.629 | 4.737 |
| | | 4 | 3.247 | 4.219 | 4.467 | 4.570 |
| | | 5 | 3.140 | 4.074 | 4.312 | 4.412 |
| | | 10 | 2.687 | 3.457 | 3.654 | 3.736 |
| | | 15 | 2.343 | 2.985 | 3.149 | 3.219 |
| | | 20 | 2.080 | 2.622 | 2.761 | 2.820 |
| | | 25 | 1.876 | 2.341 | 2.460 | 2.510 |
| | | 30 | 1.713 | 2.118 | 2.222 | 2.266 |
| | | 35 | 1.580 | 1.939 | 2.031 | 2.069 |
| | | 40 | 1.469 | 1.791 | 1.873 | 1.908 |
| | | 45 | 1.374 | 1.666 | 1.741 | 1.772 |
| | | 50 | 1.292 | 1.559 | 1.627 | 1.656 |
| | | 55 | 1.218 | 1.465 | 1.528 | 1.554 |
| | | 60 | 1.153 | 1.383 | 1.441 | 1.465 |
| | | 65 | 1.096 | 1.309 | 1.363 | 1.386 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-----------------------|---------------------|
| | | | \$100,000 Or Less | \$100,001 – \$250,000 | \$250,001 – \$500,000 | More Than \$500,000 |
| | | 70 | 1.044 | 1.244 | 1.294 | 1.315 |
| | | 75 | 0.997 | 1.185 | 1.233 | 1.252 |
| E2 and E3 | \$ 2,500 | 1 % | 3.046 | 3.934 | 4.160 | 4.254 |
| | | 2 | 2.943 | 3.796 | 4.013 | 4.104 |
| | | 3 | 2.847 | 3.665 | 3.874 | 3.961 |
| | | 4 | 2.756 | 3.542 | 3.742 | 3.826 |
| | | 5 | 2.670 | 3.424 | 3.617 | 3.698 |
| | | 10 | 2.307 | 2.926 | 3.085 | 3.152 |
| | | 15 | 2.034 | 2.548 | 2.680 | 2.736 |
| | | 20 | 1.828 | 2.259 | 2.371 | 2.418 |
| | | 25 | 1.669 | 2.038 | 2.133 | 2.173 |
| | | 30 | 1.545 | 1.864 | 1.947 | 1.982 |
| | | 35 | 1.445 | 1.726 | 1.799 | 1.830 |
| | | 40 | 1.361 | 1.614 | 1.678 | 1.706 |
| | | 45 | 1.290 | 1.519 | 1.577 | 1.602 |
| | | 50 | 1.227 | 1.437 | 1.491 | 1.513 |
| | | 55 | 1.171 | 1.365 | 1.415 | 1.435 |
| | | 60 | 1.121 | 1.301 | 1.347 | 1.366 |
| | | 65 | 1.076 | 1.244 | 1.287 | 1.305 |
| 70 | 1.035 | 1.193 | 1.233 | 1.250 | | |
| 75 | 0.998 | 1.146 | 1.184 | 1.200 | | |

Table 75.#58 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | |
|----------------|------------|-----------|----------------------|-----------------------|-------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | More Than \$1,000,000 |
| A1 | \$ 5,000 | 1 % | 4.685 | 5.889 | 6.236 | 6.437 |
| | | 2 | 4.493 | 5.647 | 5.980 | 6.173 |
| | | 3 | 4.313 | 5.418 | 5.737 | 5.923 |
| | | 4 | 4.142 | 5.202 | 5.508 | 5.686 |
| | | 5 | 3.981 | 4.998 | 5.292 | 5.463 |
| | | 10 | 3.306 | 4.135 | 4.376 | 4.516 |
| | | 15 | 2.804 | 3.487 | 3.686 | 3.802 |
| | | 20 | 2.428 | 2.999 | 3.165 | 3.262 |
| | | 25 | 2.143 | 2.627 | 2.769 | 2.851 |
| | | 30 | 1.922 | 2.341 | 2.463 | 2.534 |
| | | 35 | 1.748 | 2.115 | 2.222 | 2.284 |
| | | 40 | 1.606 | 1.933 | 2.028 | 2.083 |
| | | 45 | 1.488 | 1.782 | 1.868 | 1.918 |
| | | 50 | 1.387 | 1.655 | 1.733 | 1.778 |
| | | 55 | 1.300 | 1.546 | 1.617 | 1.659 |
| | | 60 | 1.224 | 1.451 | 1.517 | 1.555 |
| | | 65 | 1.157 | 1.368 | 1.429 | 1.465 |
| 70 | 1.099 | 1.295 | 1.352 | 1.386 | | |
| 75 | 1.047 | 1.231 | 1.284 | 1.315 | | |
| | | | Total Property Value | | | |

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| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>\$250,000 Or Less</u> | <u>\$250,001 – \$500,000</u> | <u>\$500,001 – \$1,000,000</u> | <u>More Than \$1,000,000</u> |
|-----------------------|-------------------|------------------|--------------------------|------------------------------|--------------------------------|------------------------------|
| B1 and C1 | \$ 5,000 | 1 % | 4.248 | 5.235 | 5.518 | 5.682 |
| | | 2 | 4.090 | 5.037 | 5.308 | 5.466 |
| | | 3 | 3.941 | 4.849 | 5.110 | 5.262 |
| | | 4 | 3.800 | 4.672 | 4.922 | 5.068 |
| | | 5 | 3.666 | 4.504 | 4.745 | 4.885 |
| | | 10 | 3.103 | 3.791 | 3.989 | 4.105 |
| | | 15 | 2.677 | 3.249 | 3.414 | 3.510 |
| | | 20 | 2.353 | 2.834 | 2.974 | 3.055 |
| | | 25 | 2.101 | 2.514 | 2.633 | 2.703 |
| | | 30 | 1.902 | 2.261 | 2.365 | 2.426 |
| | | 35 | 1.741 | 2.058 | 2.150 | 2.203 |
| | | 40 | 1.606 | 1.891 | 1.973 | 2.021 |
| | | 45 | 1.492 | 1.750 | 1.824 | 1.867 |
| | | 50 | 1.393 | 1.629 | 1.697 | 1.736 |
| | | 55 | 1.306 | 1.523 | 1.586 | 1.622 |
| | | 60 | 1.230 | 1.431 | 1.489 | 1.522 |
| 65 | 1.162 | 1.349 | 1.403 | 1.434 | | |
| 70 | 1.102 | 1.277 | 1.327 | 1.356 | | |
| 75 | 1.048 | 1.213 | 1.260 | 1.287 | | |

Table 75.#59 Sub-limit Factors – Deductible Tier 3

| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | |
|-----------------------|-------------------|------------------|-----------------------------|------------------------------|--------------------------------|------------------------------|
| | | | <u>\$250,000 Or Less</u> | <u>\$250,001 – \$500,000</u> | <u>\$500,001 – \$1,000,000</u> | <u>More Than \$1,000,000</u> |
| D1, D2, D3 and E1 | \$ 5,000 | 1 % | 3.881 | 4.737 | 4.982 | 5.124 |
| | | 2 | 3.744 | 4.566 | 4.801 | 4.938 |
| | | 3 | 3.614 | 4.403 | 4.629 | 4.761 |
| | | 4 | 3.490 | 4.249 | 4.467 | 4.593 |
| | | 5 | 3.374 | 4.103 | 4.312 | 4.434 |
| | | 10 | 2.879 | 3.481 | 3.654 | 3.754 |
| | | 15 | 2.503 | 3.005 | 3.149 | 3.234 |
| | | 20 | 2.215 | 2.639 | 2.761 | 2.833 |
| | | 25 | 1.992 | 2.355 | 2.460 | 2.521 |
| | | 30 | 1.814 | 2.131 | 2.222 | 2.275 |
| | | 35 | 1.670 | 1.950 | 2.031 | 2.078 |
| | | 40 | 1.550 | 1.801 | 1.873 | 1.915 |
| | | 45 | 1.448 | 1.676 | 1.741 | 1.779 |
| | | 50 | 1.359 | 1.567 | 1.627 | 1.662 |
| | | 55 | 1.280 | 1.473 | 1.528 | 1.560 |
| | | 60 | 1.211 | 1.390 | 1.441 | 1.470 |
| 65 | 1.149 | 1.316 | 1.363 | 1.391 | | |
| 70 | 1.094 | 1.250 | 1.294 | 1.320 | | |
| 75 | 1.045 | 1.191 | 1.233 | 1.257 | | |
| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | |
| | | | <u>\$250,000 Or Less</u> | <u>\$250,001 – \$500,000</u> | <u>\$500,001 – \$1,000,000</u> | <u>More Than \$1,000,000</u> |
| | | 1 % | 3.268 | 3.961 | 4.160 | 4.275 |
| | | 2 | 3.157 | 3.822 | 4.013 | 4.124 |

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| | | | | | | |
|-----------|--------------|--------------|--------------|--------------|--------------|--------------|
| E2 and E3 | \$ 5,000 | <u>3</u> | <u>3.052</u> | <u>3.691</u> | <u>3.874</u> | <u>3.980</u> |
| | | <u>4</u> | <u>2.952</u> | <u>3.566</u> | <u>3.742</u> | <u>3.844</u> |
| | | <u>5</u> | <u>2.858</u> | <u>3.448</u> | <u>3.617</u> | <u>3.715</u> |
| | | <u>10</u> | <u>2.461</u> | <u>2.945</u> | <u>3.085</u> | <u>3.166</u> |
| | | <u>15</u> | <u>2.162</u> | <u>2.564</u> | <u>2.680</u> | <u>2.748</u> |
| | | <u>20</u> | <u>1.935</u> | <u>2.273</u> | <u>2.371</u> | <u>2.428</u> |
| | | <u>25</u> | <u>1.761</u> | <u>2.049</u> | <u>2.133</u> | <u>2.181</u> |
| | | <u>30</u> | <u>1.624</u> | <u>1.874</u> | <u>1.947</u> | <u>1.989</u> |
| | | <u>35</u> | <u>1.515</u> | <u>1.735</u> | <u>1.799</u> | <u>1.836</u> |
| | | <u>40</u> | <u>1.424</u> | <u>1.621</u> | <u>1.678</u> | <u>1.711</u> |
| | | <u>45</u> | <u>1.347</u> | <u>1.526</u> | <u>1.577</u> | <u>1.607</u> |
| | | <u>50</u> | <u>1.280</u> | <u>1.443</u> | <u>1.491</u> | <u>1.518</u> |
| | | <u>55</u> | <u>1.220</u> | <u>1.371</u> | <u>1.415</u> | <u>1.440</u> |
| | | <u>60</u> | <u>1.166</u> | <u>1.307</u> | <u>1.347</u> | <u>1.371</u> |
| | | <u>65</u> | <u>1.118</u> | <u>1.249</u> | <u>1.287</u> | <u>1.309</u> |
| <u>70</u> | <u>1.075</u> | <u>1.198</u> | <u>1.233</u> | <u>1.253</u> | | |
| <u>75</u> | <u>1.035</u> | <u>1.151</u> | <u>1.184</u> | <u>1.203</u> | | |

Table 75.#60 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|--------------|--------------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| A1 | \$ 10,000 | <u>1 %</u> | <u>3.338</u> | <u>5.253</u> | <u>5.889</u> | <u>6.416</u> | <u>6.509</u> |
| | | <u>2</u> | <u>3.205</u> | <u>5.037</u> | <u>5.647</u> | <u>6.153</u> | <u>6.241</u> |
| | | <u>3</u> | <u>3.080</u> | <u>4.833</u> | <u>5.418</u> | <u>5.904</u> | <u>5.989</u> |
| | | <u>4</u> | <u>2.963</u> | <u>4.641</u> | <u>5.202</u> | <u>5.668</u> | <u>5.749</u> |
| | | <u>5</u> | <u>2.852</u> | <u>4.460</u> | <u>4.998</u> | <u>5.445</u> | <u>5.523</u> |
| | | <u>10</u> | <u>2.393</u> | <u>3.695</u> | <u>4.135</u> | <u>4.501</u> | <u>4.566</u> |
| | | <u>15</u> | <u>2.055</u> | <u>3.124</u> | <u>3.487</u> | <u>3.790</u> | <u>3.843</u> |
| | | <u>20</u> | <u>1.804</u> | <u>2.695</u> | <u>2.999</u> | <u>3.252</u> | <u>3.297</u> |
| | | <u>25</u> | <u>1.613</u> | <u>2.370</u> | <u>2.627</u> | <u>2.843</u> | <u>2.881</u> |
| | | <u>30</u> | <u>1.465</u> | <u>2.118</u> | <u>2.341</u> | <u>2.527</u> | <u>2.559</u> |
| | | <u>35</u> | <u>1.345</u> | <u>1.920</u> | <u>2.115</u> | <u>2.278</u> | <u>2.306</u> |
| | | <u>40</u> | <u>1.246</u> | <u>1.759</u> | <u>1.933</u> | <u>2.077</u> | <u>2.103</u> |
| | | <u>45</u> | <u>1.163</u> | <u>1.626</u> | <u>1.782</u> | <u>1.912</u> | <u>1.935</u> |
| | | <u>50</u> | <u>1.090</u> | <u>1.513</u> | <u>1.655</u> | <u>1.773</u> | <u>1.794</u> |
| | | <u>55</u> | <u>1.027</u> | <u>1.415</u> | <u>1.546</u> | <u>1.655</u> | <u>1.674</u> |
| <u>60</u> | <u>0.972</u> | <u>1.331</u> | <u>1.451</u> | <u>1.551</u> | <u>1.569</u> | | |
| <u>65</u> | <u>0.923</u> | <u>1.256</u> | <u>1.368</u> | <u>1.461</u> | <u>1.478</u> | | |
| <u>70</u> | <u>0.880</u> | <u>1.191</u> | <u>1.295</u> | <u>1.382</u> | <u>1.397</u> | | |
| <u>75</u> | <u>0.842</u> | <u>1.133</u> | <u>1.231</u> | <u>1.312</u> | <u>1.327</u> | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| | | <u>1 %</u> | <u>3.133</u> | <u>4.714</u> | <u>5.235</u> | <u>5.665</u> | <u>5.740</u> |
| | | <u>2</u> | <u>3.022</u> | <u>4.537</u> | <u>5.037</u> | <u>5.450</u> | <u>5.522</u> |
| | | <u>3</u> | <u>2.918</u> | <u>4.369</u> | <u>4.849</u> | <u>5.246</u> | <u>5.316</u> |
| | | <u>4</u> | <u>2.819</u> | <u>4.211</u> | <u>4.672</u> | <u>5.053</u> | <u>5.120</u> |
| | | <u>5</u> | <u>2.726</u> | <u>4.061</u> | <u>4.504</u> | <u>4.870</u> | <u>4.935</u> |
| | | <u>10</u> | <u>2.335</u> | <u>3.427</u> | <u>3.791</u> | <u>4.093</u> | <u>4.146</u> |

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| | | | | | | | |
|-----------|-----------|----|-------|-------|-------|-------|-------|
| B1 and C1 | \$ 10,000 | 15 | 2.041 | 2.946 | 3.249 | 3.500 | 3.544 |
| | | 20 | 1.816 | 2.579 | 2.834 | 3.047 | 3.084 |
| | | 25 | 1.641 | 2.295 | 2.514 | 2.696 | 2.727 |
| | | 30 | 1.500 | 2.071 | 2.261 | 2.419 | 2.447 |
| | | 35 | 1.384 | 1.890 | 2.058 | 2.198 | 2.222 |
| | | 40 | 1.285 | 1.741 | 1.891 | 2.016 | 2.037 |
| | | 45 | 1.199 | 1.614 | 1.750 | 1.863 | 1.883 |
| | | 50 | 1.124 | 1.504 | 1.629 | 1.732 | 1.750 |
| | | 55 | 1.058 | 1.409 | 1.523 | 1.618 | 1.635 |
| | | 60 | 1.000 | 1.325 | 1.431 | 1.519 | 1.534 |
| | | 65 | 0.948 | 1.251 | 1.349 | 1.431 | 1.445 |
| | | 70 | 0.902 | 1.185 | 1.277 | 1.353 | 1.367 |
| | | 75 | 0.860 | 1.126 | 1.213 | 1.284 | 1.297 |

Table 75.#61 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|-----------------------|-------------------------|---------------------------|-----------------------|
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| D1, D2, D3 and E1 | \$ 10,000 | 1 % | 2.908 | 4.286 | 4.737 | 5.109 | 5.174 |
| | | 2 | 2.810 | 4.132 | 4.566 | 4.923 | 4.986 |
| | | 3 | 2.718 | 3.987 | 4.403 | 4.747 | 4.807 |
| | | 4 | 2.631 | 3.849 | 4.249 | 4.580 | 4.638 |
| | | 5 | 2.549 | 3.718 | 4.103 | 4.421 | 4.477 |
| | | 10 | 2.203 | 3.163 | 3.481 | 3.744 | 3.790 |
| | | 15 | 1.941 | 2.740 | 3.005 | 3.225 | 3.263 |
| | | 20 | 1.740 | 2.415 | 2.639 | 2.825 | 2.858 |
| | | 25 | 1.584 | 2.163 | 2.355 | 2.515 | 2.543 |
| | | 30 | 1.458 | 1.963 | 2.131 | 2.270 | 2.294 |
| | | 35 | 1.353 | 1.802 | 1.950 | 2.073 | 2.094 |
| | | 40 | 1.265 | 1.669 | 1.801 | 1.911 | 1.930 |
| | | 45 | 1.188 | 1.555 | 1.676 | 1.775 | 1.792 |
| | | 50 | 1.120 | 1.457 | 1.567 | 1.658 | 1.674 |
| | | 55 | 1.060 | 1.372 | 1.473 | 1.557 | 1.571 |
| | | 60 | 1.006 | 1.296 | 1.390 | 1.467 | 1.481 |
| 65 | 0.958 | 1.228 | 1.316 | 1.388 | 1.401 | | |
| 70 | 0.915 | 1.168 | 1.250 | 1.317 | 1.329 | | |
| 75 | 0.876 | 1.114 | 1.191 | 1.254 | 1.265 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$250,000 Or Less | \$250,001 – \$500,000 | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | More Than \$5,000,000 |
| E2 and E3 | \$ 10,000 | 1 % | 2.483 | 3.596 | 3.961 | 4.263 | 4.316 |
| | | 2 | 2.404 | 3.471 | 3.822 | 4.112 | 4.163 |
| | | 3 | 2.330 | 3.353 | 3.691 | 3.969 | 4.018 |
| | | 4 | 2.261 | 3.242 | 3.566 | 3.834 | 3.881 |
| | | 5 | 2.195 | 3.136 | 3.448 | 3.705 | 3.750 |
| | | 10 | 1.920 | 2.689 | 2.945 | 3.158 | 3.195 |
| | | 15 | 1.715 | 2.351 | 2.564 | 2.741 | 2.772 |
| | | 20 | 1.560 | 2.094 | 2.273 | 2.422 | 2.448 |
| | | 25 | 1.441 | 1.896 | 2.049 | 2.176 | 2.199 |
| | | 30 | 1.346 | 1.742 | 1.874 | 1.985 | 2.004 |

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| | | | | | | |
|--|-----------|--------------|--------------|--------------|--------------|--------------|
| | <u>35</u> | <u>1.268</u> | <u>1.618</u> | <u>1.735</u> | <u>1.832</u> | <u>1.849</u> |
| | <u>40</u> | <u>1.202</u> | <u>1.517</u> | <u>1.621</u> | <u>1.708</u> | <u>1.723</u> |
| | <u>45</u> | <u>1.145</u> | <u>1.431</u> | <u>1.526</u> | <u>1.604</u> | <u>1.618</u> |
| | <u>50</u> | <u>1.093</u> | <u>1.357</u> | <u>1.443</u> | <u>1.515</u> | <u>1.528</u> |
| | <u>55</u> | <u>1.047</u> | <u>1.291</u> | <u>1.371</u> | <u>1.437</u> | <u>1.449</u> |
| | <u>60</u> | <u>1.006</u> | <u>1.233</u> | <u>1.307</u> | <u>1.368</u> | <u>1.379</u> |
| | <u>65</u> | <u>0.968</u> | <u>1.180</u> | <u>1.249</u> | <u>1.307</u> | <u>1.317</u> |
| | <u>70</u> | <u>0.934</u> | <u>1.133</u> | <u>1.198</u> | <u>1.251</u> | <u>1.260</u> |
| | <u>75</u> | <u>0.903</u> | <u>1.090</u> | <u>1.151</u> | <u>1.201</u> | <u>1.210</u> |

Table 75.#62 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|--------------|--------------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 25,000 | <u>1 %</u> | <u>2.830</u> | <u>4.961</u> | <u>6.147</u> | <u>6.416</u> | <u>6.525</u> |
| | | <u>2</u> | <u>2.720</u> | <u>4.757</u> | <u>5.895</u> | <u>6.153</u> | <u>6.257</u> |
| | | <u>3</u> | <u>2.617</u> | <u>4.565</u> | <u>5.656</u> | <u>5.904</u> | <u>6.004</u> |
| | | <u>4</u> | <u>2.521</u> | <u>4.384</u> | <u>5.430</u> | <u>5.668</u> | <u>5.764</u> |
| | | <u>5</u> | <u>2.430</u> | <u>4.213</u> | <u>5.217</u> | <u>5.445</u> | <u>5.537</u> |
| | | <u>10</u> | <u>2.054</u> | <u>3.495</u> | <u>4.314</u> | <u>4.501</u> | <u>4.577</u> |
| | | <u>15</u> | <u>1.778</u> | <u>2.959</u> | <u>3.635</u> | <u>3.790</u> | <u>3.853</u> |
| | | <u>20</u> | <u>1.573</u> | <u>2.557</u> | <u>3.123</u> | <u>3.252</u> | <u>3.305</u> |
| | | <u>25</u> | <u>1.417</u> | <u>2.252</u> | <u>2.733</u> | <u>2.843</u> | <u>2.887</u> |
| | | <u>30</u> | <u>1.295</u> | <u>2.017</u> | <u>2.431</u> | <u>2.527</u> | <u>2.565</u> |
| | | <u>35</u> | <u>1.195</u> | <u>1.831</u> | <u>2.194</u> | <u>2.278</u> | <u>2.312</u> |
| | | <u>40</u> | <u>1.112</u> | <u>1.680</u> | <u>2.003</u> | <u>2.077</u> | <u>2.108</u> |
| | | <u>45</u> | <u>1.040</u> | <u>1.555</u> | <u>1.846</u> | <u>1.912</u> | <u>1.939</u> |
| | | <u>50</u> | <u>0.978</u> | <u>1.448</u> | <u>1.713</u> | <u>1.773</u> | <u>1.798</u> |
| | | <u>55</u> | <u>0.924</u> | <u>1.356</u> | <u>1.599</u> | <u>1.655</u> | <u>1.677</u> |
| | | <u>60</u> | <u>0.877</u> | <u>1.276</u> | <u>1.500</u> | <u>1.551</u> | <u>1.572</u> |
| | | <u>65</u> | <u>0.835</u> | <u>1.205</u> | <u>1.414</u> | <u>1.461</u> | <u>1.481</u> |
| <u>70</u> | <u>0.798</u> | <u>1.144</u> | <u>1.338</u> | <u>1.382</u> | <u>1.400</u> | | |
| <u>75</u> | <u>0.764</u> | <u>1.089</u> | <u>1.271</u> | <u>1.312</u> | <u>1.329</u> | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 25,000 | <u>1 %</u> | <u>2.708</u> | <u>4.474</u> | <u>5.446</u> | <u>5.665</u> | <u>5.754</u> |
| | | <u>2</u> | <u>2.616</u> | <u>4.307</u> | <u>5.239</u> | <u>5.450</u> | <u>5.535</u> |
| | | <u>3</u> | <u>2.528</u> | <u>4.149</u> | <u>5.044</u> | <u>5.246</u> | <u>5.328</u> |
| | | <u>4</u> | <u>2.446</u> | <u>3.999</u> | <u>4.858</u> | <u>5.053</u> | <u>5.132</u> |
| | | <u>5</u> | <u>2.369</u> | <u>3.858</u> | <u>4.683</u> | <u>4.870</u> | <u>4.946</u> |
| | | <u>10</u> | <u>2.044</u> | <u>3.260</u> | <u>3.938</u> | <u>4.093</u> | <u>4.155</u> |
| | | <u>15</u> | <u>1.800</u> | <u>2.808</u> | <u>3.372</u> | <u>3.500</u> | <u>3.552</u> |
| | | <u>20</u> | <u>1.613</u> | <u>2.463</u> | <u>2.938</u> | <u>3.047</u> | <u>3.091</u> |
| | | <u>25</u> | <u>1.466</u> | <u>2.195</u> | <u>2.603</u> | <u>2.696</u> | <u>2.733</u> |
| | | <u>30</u> | <u>1.346</u> | <u>1.984</u> | <u>2.339</u> | <u>2.419</u> | <u>2.452</u> |
| | | <u>35</u> | <u>1.246</u> | <u>1.813</u> | <u>2.126</u> | <u>2.198</u> | <u>2.227</u> |
| | | <u>40</u> | <u>1.161</u> | <u>1.672</u> | <u>1.952</u> | <u>2.016</u> | <u>2.041</u> |
| | | <u>45</u> | <u>1.086</u> | <u>1.551</u> | <u>1.805</u> | <u>1.863</u> | <u>1.886</u> |
| <u>50</u> | <u>1.020</u> | <u>1.447</u> | <u>1.679</u> | <u>1.732</u> | <u>1.753</u> | | |

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| | | | | | | |
|--|----|-------|-------|-------|-------|-------|
| | 55 | 0.962 | 1.356 | 1.570 | 1.618 | 1.638 |
| | 60 | 0.910 | 1.276 | 1.474 | 1.519 | 1.537 |
| | 65 | 0.865 | 1.205 | 1.389 | 1.431 | 1.448 |
| | 70 | 0.824 | 1.142 | 1.314 | 1.353 | 1.369 |
| | 75 | 0.787 | 1.086 | 1.248 | 1.284 | 1.299 |

Table 75.#63 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|-------------------------|---------------------------|----------------------------|------------------------|
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 25,000 | 1 % | 2.534 | 4.078 | 4.920 | 5.109 | 5.186 |
| | | 2 | 2.452 | 3.933 | 4.741 | 4.923 | 4.997 |
| | | 3 | 2.375 | 3.795 | 4.572 | 4.747 | 4.818 |
| | | 4 | 2.302 | 3.665 | 4.411 | 4.580 | 4.648 |
| | | 5 | 2.234 | 3.541 | 4.259 | 4.421 | 4.487 |
| | | 10 | 1.945 | 3.017 | 3.610 | 3.744 | 3.798 |
| | | 15 | 1.727 | 2.618 | 3.112 | 3.225 | 3.270 |
| | | 20 | 1.560 | 2.312 | 2.730 | 2.825 | 2.864 |
| | | 25 | 1.428 | 2.075 | 2.433 | 2.515 | 2.548 |
| | | 30 | 1.320 | 1.887 | 2.199 | 2.270 | 2.298 |
| | | 35 | 1.231 | 1.734 | 2.010 | 2.073 | 2.098 |
| | | 40 | 1.154 | 1.608 | 1.855 | 1.911 | 1.934 |
| | | 45 | 1.086 | 1.500 | 1.724 | 1.775 | 1.795 |
| | | 50 | 1.026 | 1.407 | 1.612 | 1.658 | 1.677 |
| | | 55 | 0.973 | 1.325 | 1.514 | 1.557 | 1.574 |
| | | 60 | 0.925 | 1.252 | 1.428 | 1.467 | 1.483 |
| | | 65 | 0.883 | 1.188 | 1.351 | 1.388 | 1.403 |
| 70 | 0.844 | 1.130 | 1.283 | 1.317 | 1.331 | | |
| 75 | 0.810 | 1.078 | 1.222 | 1.254 | 1.267 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$500,000 Or Less | \$500,001 – \$1,000,000 | \$1,000,001 – \$5,000,000 | \$5,000,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 25,000 | 1 % | 2.183 | 3.427 | 4.109 | 4.263 | 4.325 |
| | | 2 | 2.117 | 3.310 | 3.964 | 4.112 | 4.172 |
| | | 3 | 2.056 | 3.198 | 3.827 | 3.969 | 4.027 |
| | | 4 | 1.998 | 3.093 | 3.697 | 3.834 | 3.889 |
| | | 5 | 1.944 | 2.993 | 3.574 | 3.705 | 3.758 |
| | | 10 | 1.716 | 2.572 | 3.049 | 3.158 | 3.202 |
| | | 15 | 1.547 | 2.253 | 2.650 | 2.741 | 2.777 |
| | | 20 | 1.419 | 2.012 | 2.346 | 2.422 | 2.453 |
| | | 25 | 1.320 | 1.826 | 2.111 | 2.176 | 2.203 |
| | | 30 | 1.241 | 1.681 | 1.928 | 1.985 | 2.008 |
| | | 35 | 1.174 | 1.565 | 1.783 | 1.832 | 1.852 |
| | | 40 | 1.117 | 1.469 | 1.664 | 1.708 | 1.726 |
| | | 45 | 1.067 | 1.388 | 1.564 | 1.604 | 1.620 |
| | | 50 | 1.021 | 1.317 | 1.478 | 1.515 | 1.530 |
| | | 55 | 0.980 | 1.254 | 1.404 | 1.437 | 1.451 |
| | | 60 | 0.943 | 1.198 | 1.337 | 1.368 | 1.381 |
| | | 65 | 0.909 | 1.148 | 1.277 | 1.307 | 1.318 |
| 70 | 0.879 | 1.103 | 1.224 | 1.251 | 1.262 | | |

| | | | | | | | |
|--|--|-----------|--------------|--------------|--------------|--------------|--------------|
| | | <u>75</u> | <u>0.851</u> | <u>1.062</u> | <u>1.176</u> | <u>1.201</u> | <u>1.212</u> |
|--|--|-----------|--------------|--------------|--------------|--------------|--------------|

Table 75.#64 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 50,000 | <u>1 %</u> | <u>2.830</u> | <u>5.457</u> | <u>6.003</u> | <u>6.247</u> | <u>6.450</u> |
| | | <u>2</u> | <u>2.720</u> | <u>5.232</u> | <u>5.756</u> | <u>5.991</u> | <u>6.185</u> |
| | | <u>3</u> | <u>2.617</u> | <u>5.021</u> | <u>5.523</u> | <u>5.748</u> | <u>5.934</u> |
| | | <u>4</u> | <u>2.521</u> | <u>4.821</u> | <u>5.302</u> | <u>5.518</u> | <u>5.697</u> |
| | | <u>5</u> | <u>2.430</u> | <u>4.632</u> | <u>5.094</u> | <u>5.301</u> | <u>5.473</u> |
| | | <u>10</u> | <u>2.054</u> | <u>3.836</u> | <u>4.214</u> | <u>4.384</u> | <u>4.525</u> |
| | | <u>15</u> | <u>1.778</u> | <u>3.240</u> | <u>3.552</u> | <u>3.692</u> | <u>3.809</u> |
| | | <u>20</u> | <u>1.573</u> | <u>2.792</u> | <u>3.053</u> | <u>3.171</u> | <u>3.268</u> |
| | | <u>25</u> | <u>1.417</u> | <u>2.452</u> | <u>2.673</u> | <u>2.773</u> | <u>2.856</u> |
| | | <u>30</u> | <u>1.295</u> | <u>2.189</u> | <u>2.380</u> | <u>2.467</u> | <u>2.538</u> |
| | | <u>35</u> | <u>1.195</u> | <u>1.982</u> | <u>2.150</u> | <u>2.225</u> | <u>2.288</u> |
| | | <u>40</u> | <u>1.112</u> | <u>1.815</u> | <u>1.964</u> | <u>2.031</u> | <u>2.087</u> |
| | | <u>45</u> | <u>1.040</u> | <u>1.676</u> | <u>1.810</u> | <u>1.870</u> | <u>1.921</u> |
| | | <u>50</u> | <u>0.978</u> | <u>1.558</u> | <u>1.680</u> | <u>1.735</u> | <u>1.781</u> |
| | | <u>55</u> | <u>0.924</u> | <u>1.457</u> | <u>1.569</u> | <u>1.620</u> | <u>1.661</u> |
| | | <u>60</u> | <u>0.877</u> | <u>1.369</u> | <u>1.473</u> | <u>1.519</u> | <u>1.558</u> |
| | | <u>65</u> | <u>0.835</u> | <u>1.292</u> | <u>1.388</u> | <u>1.431</u> | <u>1.467</u> |
| <u>70</u> | <u>0.798</u> | <u>1.225</u> | <u>1.314</u> | <u>1.354</u> | <u>1.388</u> | | |
| <u>75</u> | <u>0.764</u> | <u>1.165</u> | <u>1.248</u> | <u>1.286</u> | <u>1.317</u> | | |

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 50,000 | <u>1 %</u> | <u>2.708</u> | <u>4.881</u> | <u>5.327</u> | <u>5.527</u> | <u>5.692</u> |
| | | <u>2</u> | <u>2.616</u> | <u>4.697</u> | <u>5.126</u> | <u>5.317</u> | <u>5.476</u> |
| | | <u>3</u> | <u>2.528</u> | <u>4.523</u> | <u>4.935</u> | <u>5.119</u> | <u>5.271</u> |
| | | <u>4</u> | <u>2.446</u> | <u>4.359</u> | <u>4.754</u> | <u>4.931</u> | <u>5.077</u> |
| | | <u>5</u> | <u>2.369</u> | <u>4.203</u> | <u>4.583</u> | <u>4.753</u> | <u>4.894</u> |
| | | <u>10</u> | <u>2.044</u> | <u>3.543</u> | <u>3.856</u> | <u>3.996</u> | <u>4.112</u> |
| | | <u>15</u> | <u>1.800</u> | <u>3.043</u> | <u>3.303</u> | <u>3.420</u> | <u>3.516</u> |
| | | <u>20</u> | <u>1.613</u> | <u>2.661</u> | <u>2.880</u> | <u>2.978</u> | <u>3.060</u> |
| | | <u>25</u> | <u>1.466</u> | <u>2.365</u> | <u>2.553</u> | <u>2.637</u> | <u>2.707</u> |
| | | <u>30</u> | <u>1.346</u> | <u>2.132</u> | <u>2.295</u> | <u>2.369</u> | <u>2.429</u> |
| | | <u>35</u> | <u>1.246</u> | <u>1.944</u> | <u>2.088</u> | <u>2.153</u> | <u>2.207</u> |
| | | <u>40</u> | <u>1.161</u> | <u>1.789</u> | <u>1.918</u> | <u>1.976</u> | <u>2.024</u> |
| | | <u>45</u> | <u>1.086</u> | <u>1.657</u> | <u>1.774</u> | <u>1.827</u> | <u>1.870</u> |
| | | <u>50</u> | <u>1.020</u> | <u>1.544</u> | <u>1.651</u> | <u>1.699</u> | <u>1.738</u> |
| | | <u>55</u> | <u>0.962</u> | <u>1.446</u> | <u>1.544</u> | <u>1.588</u> | <u>1.624</u> |
| | | <u>60</u> | <u>0.910</u> | <u>1.359</u> | <u>1.450</u> | <u>1.491</u> | <u>1.524</u> |
| | | <u>65</u> | <u>0.865</u> | <u>1.282</u> | <u>1.367</u> | <u>1.405</u> | <u>1.436</u> |
| <u>70</u> | <u>0.824</u> | <u>1.214</u> | <u>1.293</u> | <u>1.329</u> | <u>1.358</u> | | |
| <u>75</u> | <u>0.787</u> | <u>1.154</u> | <u>1.228</u> | <u>1.261</u> | <u>1.289</u> | | |

Table 75.#65 Sub-limit Factors – Deductible Tier 3

VERMONT - COMMERCIAL FIRE AND ALLIED LINES
 RULES FILING CF-2023-RDEQR

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 50,000 | 1 % | 2.534 | 4.431 | 4.818 | 4.990 | 5.133 |
| | | 2 | 2.452 | 4.272 | 4.643 | 4.809 | 4.946 |
| | | 3 | 2.375 | 4.120 | 4.477 | 4.637 | 4.769 |
| | | 4 | 2.302 | 3.977 | 4.320 | 4.474 | 4.601 |
| | | 5 | 2.234 | 3.842 | 4.172 | 4.319 | 4.441 |
| | | 10 | 1.945 | 3.265 | 3.537 | 3.659 | 3.761 |
| | | 15 | 1.727 | 2.825 | 3.052 | 3.154 | 3.239 |
| | | 20 | 1.560 | 2.487 | 2.679 | 2.765 | 2.837 |
| | | 25 | 1.428 | 2.224 | 2.389 | 2.463 | 2.525 |
| | | 30 | 1.320 | 2.017 | 2.161 | 2.225 | 2.278 |
| | | 35 | 1.231 | 1.850 | 1.976 | 2.033 | 2.080 |
| | | 40 | 1.154 | 1.711 | 1.825 | 1.876 | 1.918 |
| | | 45 | 1.086 | 1.594 | 1.697 | 1.743 | 1.781 |
| | | 50 | 1.026 | 1.493 | 1.587 | 1.629 | 1.664 |
| | | 55 | 0.973 | 1.404 | 1.491 | 1.530 | 1.562 |
| | | 60 | 0.925 | 1.326 | 1.406 | 1.442 | 1.472 |
| | | 65 | 0.883 | 1.256 | 1.331 | 1.365 | 1.393 |
| 70 | 0.844 | 1.194 | 1.264 | 1.296 | 1.322 | | |
| 75 | 0.810 | 1.139 | 1.204 | 1.234 | 1.258 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 50,000 | 1 % | 2.183 | 3.713 | 4.026 | 4.166 | 4.282 |
| | | 2 | 2.117 | 3.584 | 3.885 | 4.019 | 4.130 |
| | | 3 | 2.056 | 3.462 | 3.751 | 3.880 | 3.987 |
| | | 4 | 1.998 | 3.346 | 3.624 | 3.748 | 3.851 |
| | | 5 | 1.944 | 3.236 | 3.503 | 3.623 | 3.722 |
| | | 10 | 1.716 | 2.771 | 2.991 | 3.090 | 3.171 |
| | | 15 | 1.547 | 2.419 | 2.602 | 2.684 | 2.752 |
| | | 20 | 1.419 | 2.151 | 2.305 | 2.374 | 2.431 |
| | | 25 | 1.320 | 1.945 | 2.076 | 2.135 | 2.184 |
| | | 30 | 1.241 | 1.784 | 1.898 | 1.949 | 1.992 |
| | | 35 | 1.174 | 1.656 | 1.756 | 1.801 | 1.838 |
| | | 40 | 1.117 | 1.550 | 1.640 | 1.680 | 1.714 |
| | | 45 | 1.067 | 1.462 | 1.543 | 1.579 | 1.609 |
| | | 50 | 1.021 | 1.385 | 1.459 | 1.492 | 1.520 |
| | | 55 | 0.980 | 1.317 | 1.385 | 1.416 | 1.441 |
| | | 60 | 0.943 | 1.256 | 1.320 | 1.349 | 1.372 |
| | | 65 | 0.909 | 1.202 | 1.262 | 1.288 | 1.310 |
| 70 | 0.879 | 1.154 | 1.209 | 1.234 | 1.255 | | |
| 75 | 0.851 | 1.110 | 1.162 | 1.185 | 1.204 | | |

Table 75.#66 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 1.919 | 4.961 | 5.723 | 6.077 | 6.376 |

VERMONT - COMMERCIAL FIRE AND ALLIED LINES
 RULES FILING CF-2023-RDEQR

| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| A1 | \$ 75,000 | 2 | 1.853 | 4.757 | 5.488 | 5.827 | 6.114 |
| | | 3 | 1.790 | 4.565 | 5.266 | 5.591 | 5.866 |
| | | 4 | 1.732 | 4.384 | 5.056 | 5.368 | 5.632 |
| | | 5 | 1.677 | 4.213 | 4.857 | 5.157 | 5.410 |
| | | 10 | 1.452 | 3.495 | 4.020 | 4.265 | 4.473 |
| | | 15 | 1.288 | 2.959 | 3.392 | 3.595 | 3.767 |
| | | 20 | 1.164 | 2.557 | 2.919 | 3.089 | 3.233 |
| | | 25 | 1.068 | 2.252 | 2.560 | 2.704 | 2.826 |
| | | 30 | 0.989 | 2.017 | 2.282 | 2.407 | 2.512 |
| | | 35 | 0.923 | 1.831 | 2.064 | 2.173 | 2.265 |
| | | 40 | 0.866 | 1.680 | 1.887 | 1.984 | 2.066 |
| | | 45 | 0.817 | 1.555 | 1.741 | 1.828 | 1.902 |
| | | 50 | 0.773 | 1.448 | 1.618 | 1.697 | 1.764 |
| | | 55 | 0.735 | 1.356 | 1.512 | 1.584 | 1.646 |
| | | 60 | 0.702 | 1.276 | 1.420 | 1.487 | 1.544 |
| | | 65 | 0.672 | 1.205 | 1.339 | 1.401 | 1.454 |
| | | 70 | 0.645 | 1.144 | 1.268 | 1.326 | 1.376 |
| 75 | 0.620 | 1.089 | 1.205 | 1.260 | 1.306 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 75,000 | 1 % | 1.932 | 4.474 | 5.099 | 5.388 | 5.632 |
| | | 2 | 1.874 | 4.307 | 4.906 | 5.184 | 5.418 |
| | | 3 | 1.819 | 4.149 | 4.724 | 4.990 | 5.215 |
| | | 4 | 1.768 | 3.999 | 4.552 | 4.808 | 5.024 |
| | | 5 | 1.719 | 3.858 | 4.388 | 4.634 | 4.842 |
| | | 10 | 1.516 | 3.260 | 3.696 | 3.898 | 4.069 |
| | | 15 | 1.361 | 2.808 | 3.170 | 3.338 | 3.481 |
| | | 20 | 1.240 | 2.463 | 2.768 | 2.910 | 3.030 |
| | | 25 | 1.142 | 2.195 | 2.457 | 2.578 | 2.682 |
| | | 30 | 1.059 | 1.984 | 2.212 | 2.318 | 2.407 |
| | | 35 | 0.988 | 1.813 | 2.014 | 2.108 | 2.187 |
| | | 40 | 0.925 | 1.672 | 1.852 | 1.935 | 2.006 |
| | | 45 | 0.870 | 1.551 | 1.714 | 1.790 | 1.854 |
| | | 50 | 0.821 | 1.447 | 1.596 | 1.666 | 1.724 |
| | | 55 | 0.778 | 1.356 | 1.494 | 1.557 | 1.611 |
| | | 60 | 0.739 | 1.276 | 1.403 | 1.462 | 1.512 |
| | | 65 | 0.705 | 1.205 | 1.324 | 1.378 | 1.425 |
| 70 | 0.674 | 1.142 | 1.253 | 1.304 | 1.347 | | |
| 75 | 0.645 | 1.086 | 1.190 | 1.238 | 1.279 | | |

Table 75.#67 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 1.846 | 4.078 | 4.620 | 4.870 | 5.081 |
| | | 2 | 1.794 | 3.933 | 4.453 | 4.693 | 4.896 |
| | | 3 | 1.745 | 3.795 | 4.295 | 4.526 | 4.720 |
| | | 4 | 1.699 | 3.665 | 4.145 | 4.367 | 4.554 |
| | | 5 | 1.656 | 3.541 | 4.003 | 4.217 | 4.397 |

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 RULES FILING CF-2023-RDEQR

| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| D1, D2, D3 and E1 | \$ 75,000 | 10 | 1.474 | 3.017 | 3.398 | 3.574 | 3.724 |
| | | 15 | 1.335 | 2.618 | 2.936 | 3.083 | 3.208 |
| | | 20 | 1.226 | 2.312 | 2.581 | 2.705 | 2.811 |
| | | 25 | 1.138 | 2.075 | 2.305 | 2.412 | 2.502 |
| | | 30 | 1.064 | 1.887 | 2.087 | 2.180 | 2.259 |
| | | 35 | 0.999 | 1.734 | 1.912 | 1.994 | 2.063 |
| | | 40 | 0.943 | 1.608 | 1.767 | 1.840 | 1.902 |
| | | 45 | 0.892 | 1.500 | 1.644 | 1.711 | 1.767 |
| | | 50 | 0.847 | 1.407 | 1.539 | 1.600 | 1.651 |
| | | 55 | 0.806 | 1.325 | 1.447 | 1.503 | 1.550 |
| | | 60 | 0.770 | 1.252 | 1.365 | 1.417 | 1.461 |
| | | 65 | 0.738 | 1.188 | 1.293 | 1.342 | 1.382 |
| | | 70 | 0.708 | 1.130 | 1.229 | 1.274 | 1.312 |
| | | 75 | 0.681 | 1.078 | 1.171 | 1.213 | 1.249 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 75,000 | 1 % | 1.637 | 3.427 | 3.866 | 4.069 | 4.240 |
| | | 2 | 1.596 | 3.310 | 3.731 | 3.926 | 4.090 |
| | | 3 | 1.558 | 3.198 | 3.603 | 3.790 | 3.948 |
| | | 4 | 1.522 | 3.093 | 3.481 | 3.661 | 3.813 |
| | | 5 | 1.488 | 2.993 | 3.367 | 3.539 | 3.685 |
| | | 10 | 1.348 | 2.572 | 2.879 | 3.021 | 3.142 |
| | | 15 | 1.244 | 2.253 | 2.508 | 2.627 | 2.727 |
| | | 20 | 1.164 | 2.012 | 2.226 | 2.326 | 2.410 |
| | | 25 | 1.100 | 1.826 | 2.009 | 2.094 | 2.166 |
| | | 30 | 1.046 | 1.681 | 1.840 | 1.914 | 1.976 |
| | | 35 | 0.999 | 1.565 | 1.705 | 1.770 | 1.825 |
| | | 40 | 0.957 | 1.469 | 1.594 | 1.652 | 1.701 |
| | | 45 | 0.919 | 1.388 | 1.501 | 1.554 | 1.598 |
| | | 50 | 0.884 | 1.317 | 1.421 | 1.469 | 1.510 |
| | | 55 | 0.852 | 1.254 | 1.350 | 1.395 | 1.432 |
| 60 | 0.823 | 1.198 | 1.288 | 1.329 | 1.363 | | |
| 65 | 0.797 | 1.148 | 1.231 | 1.270 | 1.302 | | |
| 70 | 0.773 | 1.103 | 1.181 | 1.217 | 1.247 | | |
| 75 | 0.751 | 1.062 | 1.135 | 1.169 | 1.197 | | |

Table 75.#68 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 1.371 | 4.511 | 5.457 | 5.911 | 6.303 |
| | | 2 | 1.331 | 4.326 | 5.232 | 5.668 | 6.044 |
| | | 3 | 1.294 | 4.152 | 5.021 | 5.438 | 5.799 |
| | | 4 | 1.260 | 3.989 | 4.821 | 5.221 | 5.568 |
| | | 5 | 1.227 | 3.834 | 4.632 | 5.016 | 5.349 |
| | | 10 | 1.093 | 3.187 | 3.836 | 4.150 | 4.423 |
| | | 15 | 0.993 | 2.706 | 3.240 | 3.499 | 3.725 |
| | | 20 | 0.915 | 2.346 | 2.792 | 3.009 | 3.198 |
| | | 25 | 0.852 | 2.073 | 2.452 | 2.636 | 2.796 |

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| | | | | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| A1 | \$ 100,000 | 30 | 0.798 | 1.862 | 2.189 | 2.348 | 2.487 |
| | | 35 | 0.751 | 1.695 | 1.982 | 2.122 | 2.243 |
| | | 40 | 0.709 | 1.559 | 1.815 | 1.939 | 2.046 |
| | | 45 | 0.673 | 1.445 | 1.676 | 1.787 | 1.884 |
| | | 50 | 0.641 | 1.348 | 1.558 | 1.660 | 1.748 |
| | | 55 | 0.613 | 1.264 | 1.457 | 1.550 | 1.631 |
| | | 60 | 0.588 | 1.191 | 1.369 | 1.455 | 1.530 |
| | | 65 | 0.566 | 1.127 | 1.292 | 1.372 | 1.441 |
| | | 70 | 0.545 | 1.070 | 1.225 | 1.299 | 1.364 |
| | | 75 | 0.526 | 1.020 | 1.165 | 1.234 | 1.295 |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 100,000 | 1 % | 1.446 | 4.104 | 4.881 | 5.253 | 5.573 |
| | | 2 | 1.409 | 3.952 | 4.697 | 5.054 | 5.361 |
| | | 3 | 1.375 | 3.808 | 4.523 | 4.866 | 5.161 |
| | | 4 | 1.343 | 3.673 | 4.359 | 4.688 | 4.971 |
| | | 5 | 1.312 | 3.545 | 4.203 | 4.519 | 4.792 |
| | | 10 | 1.182 | 3.003 | 3.543 | 3.803 | 4.028 |
| | | 15 | 1.081 | 2.594 | 3.043 | 3.259 | 3.446 |
| | | 20 | 0.998 | 2.283 | 2.661 | 2.843 | 3.001 |
| | | 25 | 0.927 | 2.042 | 2.365 | 2.521 | 2.656 |
| | | 30 | 0.866 | 1.850 | 2.132 | 2.268 | 2.385 |
| | | 35 | 0.812 | 1.695 | 1.944 | 2.064 | 2.168 |
| | | 40 | 0.764 | 1.565 | 1.789 | 1.896 | 1.989 |
| | | 45 | 0.721 | 1.454 | 1.657 | 1.755 | 1.839 |
| | | 50 | 0.684 | 1.358 | 1.544 | 1.633 | 1.710 |
| | | 55 | 0.650 | 1.274 | 1.446 | 1.527 | 1.598 |
| | | 60 | 0.620 | 1.200 | 1.359 | 1.435 | 1.500 |
| | | 65 | 0.593 | 1.135 | 1.282 | 1.353 | 1.413 |
| | | 70 | 0.569 | 1.076 | 1.214 | 1.280 | 1.337 |
| 75 | 0.547 | 1.024 | 1.154 | 1.216 | 1.269 | | |

Table 75.#69 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 100,000 | 1 % | 1.411 | 3.756 | 4.431 | 4.753 | 5.029 |
| | | 2 | 1.378 | 3.624 | 4.272 | 4.581 | 4.846 |
| | | 3 | 1.348 | 3.498 | 4.120 | 4.418 | 4.673 |
| | | 4 | 1.319 | 3.380 | 3.977 | 4.263 | 4.509 |
| | | 5 | 1.291 | 3.268 | 3.842 | 4.116 | 4.353 |
| | | 10 | 1.174 | 2.792 | 3.265 | 3.492 | 3.687 |
| | | 15 | 1.083 | 2.430 | 2.825 | 3.014 | 3.177 |
| | | 20 | 1.008 | 2.154 | 2.487 | 2.647 | 2.785 |
| | | 25 | 0.945 | 1.939 | 2.224 | 2.362 | 2.480 |
| | | 30 | 0.890 | 1.768 | 2.017 | 2.137 | 2.240 |
| | | 35 | 0.841 | 1.629 | 1.850 | 1.955 | 2.046 |
| | | 40 | 0.797 | 1.513 | 1.711 | 1.806 | 1.887 |
| | | 45 | 0.757 | 1.414 | 1.594 | 1.680 | 1.753 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 50 | 0.721 | 1.328 | 1.493 | 1.571 | 1.639 |
| | | 55 | 0.690 | 1.252 | 1.404 | 1.476 | 1.539 |
| | | 60 | 0.661 | 1.185 | 1.326 | 1.393 | 1.451 |
| | | 65 | 0.635 | 1.125 | 1.256 | 1.319 | 1.372 |
| | | 70 | 0.611 | 1.071 | 1.194 | 1.253 | 1.303 |
| | | 75 | 0.590 | 1.023 | 1.139 | 1.193 | 1.241 |
| E2 and E3 | \$ 100,000 | 1 % | 1.299 | 3.167 | 3.713 | 3.974 | 4.198 |
| | | 2 | 1.274 | 3.060 | 3.584 | 3.834 | 4.050 |
| | | 3 | 1.251 | 2.958 | 3.462 | 3.702 | 3.909 |
| | | 4 | 1.229 | 2.863 | 3.346 | 3.577 | 3.776 |
| | | 5 | 1.208 | 2.773 | 3.236 | 3.458 | 3.650 |
| | | 10 | 1.122 | 2.391 | 2.771 | 2.954 | 3.112 |
| | | 15 | 1.056 | 2.103 | 2.419 | 2.571 | 2.703 |
| | | 20 | 1.003 | 1.886 | 2.151 | 2.279 | 2.390 |
| | | 25 | 0.958 | 1.719 | 1.945 | 2.054 | 2.149 |
| | | 30 | 0.918 | 1.588 | 1.784 | 1.879 | 1.961 |
| | | 35 | 0.881 | 1.483 | 1.656 | 1.739 | 1.811 |
| | | 40 | 0.847 | 1.395 | 1.550 | 1.625 | 1.689 |
| | | 45 | 0.817 | 1.321 | 1.462 | 1.529 | 1.587 |
| | | 50 | 0.788 | 1.256 | 1.385 | 1.446 | 1.500 |
| | | 55 | 0.762 | 1.198 | 1.317 | 1.374 | 1.423 |
| | | 60 | 0.739 | 1.146 | 1.256 | 1.309 | 1.355 |
| | | 65 | 0.718 | 1.099 | 1.202 | 1.252 | 1.294 |
| 70 | 0.699 | 1.057 | 1.154 | 1.200 | 1.240 | | |
| 75 | 0.680 | 1.018 | 1.110 | 1.153 | 1.190 | | |

Table 75.#70 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 250,000 | 1 % | 1.045 | 2.587 | 4.103 | 5.007 | 5.895 |
| | | 2 | 1.022 | 2.489 | 3.936 | 4.801 | 5.653 |
| | | 3 | 0.999 | 2.396 | 3.779 | 4.607 | 5.424 |
| | | 4 | 0.979 | 2.310 | 3.631 | 4.424 | 5.208 |
| | | 5 | 0.959 | 2.229 | 3.492 | 4.252 | 5.004 |
| | | 10 | 0.876 | 1.892 | 2.909 | 3.526 | 4.140 |
| | | 15 | 0.811 | 1.647 | 2.478 | 2.985 | 3.492 |
| | | 20 | 0.758 | 1.464 | 2.156 | 2.579 | 3.003 |
| | | 25 | 0.712 | 1.324 | 1.912 | 2.271 | 2.631 |
| | | 30 | 0.671 | 1.214 | 1.723 | 2.033 | 2.344 |
| | | 35 | 0.635 | 1.123 | 1.573 | 1.845 | 2.117 |
| | | 40 | 0.604 | 1.047 | 1.450 | 1.693 | 1.935 |
| | | 45 | 0.576 | 0.981 | 1.347 | 1.566 | 1.784 |
| | | 50 | 0.552 | 0.924 | 1.258 | 1.458 | 1.657 |
| | | 55 | 0.530 | 0.874 | 1.182 | 1.365 | 1.547 |
| | | 60 | 0.511 | 0.831 | 1.115 | 1.284 | 1.453 |
| | | 65 | 0.492 | 0.792 | 1.056 | 1.213 | 1.370 |

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| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | | | | | | |
| | | 70 | 0.476 | 0.758 | 1.004 | 1.151 | 1.297 |
| | | 75 | N/A | 0.726 | 0.958 | 1.096 | 1.232 |
| B1 and C1 | \$ 250,000 | 1 % | 1.139 | 2.503 | 3.768 | 4.512 | 5.239 |
| | | 2 | 1.116 | 2.420 | 3.630 | 4.343 | 5.041 |
| | | 3 | 1.093 | 2.341 | 3.499 | 4.183 | 4.853 |
| | | 4 | 1.072 | 2.267 | 3.376 | 4.033 | 4.676 |
| | | 5 | 1.052 | 2.197 | 3.260 | 3.890 | 4.508 |
| | | 10 | 0.965 | 1.904 | 2.771 | 3.286 | 3.794 |
| | | 15 | 0.893 | 1.684 | 2.402 | 2.829 | 3.252 |
| | | 20 | 0.831 | 1.515 | 2.121 | 2.481 | 2.837 |
| | | 25 | 0.777 | 1.381 | 1.902 | 2.211 | 2.516 |
| | | 30 | 0.729 | 1.272 | 1.729 | 1.998 | 2.264 |
| | | 35 | 0.686 | 1.180 | 1.587 | 1.826 | 2.060 |
| | | 40 | 0.647 | 1.100 | 1.468 | 1.682 | 1.892 |
| | | 45 | 0.614 | 1.030 | 1.366 | 1.561 | 1.751 |
| | | 50 | 0.584 | 0.969 | 1.278 | 1.456 | 1.630 |
| | | 55 | 0.558 | 0.914 | 1.200 | 1.364 | 1.525 |
| | | 60 | 0.534 | 0.866 | 1.131 | 1.284 | 1.432 |
| | | 65 | 0.512 | 0.824 | 1.070 | 1.212 | 1.350 |
| 70 | 0.492 | 0.785 | 1.016 | 1.149 | 1.278 | | |
| 75 | N/A | 0.751 | 0.968 | 1.092 | 1.213 | | |

Table 75.#71 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 250,000 | 1 % | 1.135 | 2.353 | 3.463 | 4.111 | 4.741 |
| | | 2 | 1.114 | 2.279 | 3.342 | 3.964 | 4.569 |
| | | 3 | 1.094 | 2.209 | 3.228 | 3.825 | 4.407 |
| | | 4 | 1.075 | 2.144 | 3.121 | 3.694 | 4.253 |
| | | 5 | 1.057 | 2.082 | 3.019 | 3.569 | 4.106 |
| | | 10 | 0.979 | 1.821 | 2.587 | 3.040 | 3.484 |
| | | 15 | 0.914 | 1.624 | 2.260 | 2.637 | 3.008 |
| | | 20 | 0.859 | 1.472 | 2.010 | 2.328 | 2.641 |
| | | 25 | 0.810 | 1.352 | 1.816 | 2.088 | 2.357 |
| | | 30 | 0.766 | 1.254 | 1.661 | 1.899 | 2.132 |
| | | 35 | 0.726 | 1.171 | 1.534 | 1.745 | 1.952 |
| | | 40 | 0.690 | 1.099 | 1.428 | 1.617 | 1.802 |
| | | 45 | 0.658 | 1.036 | 1.336 | 1.509 | 1.677 |
| | | 50 | 0.629 | 0.980 | 1.256 | 1.415 | 1.568 |
| | | 55 | 0.604 | 0.930 | 1.186 | 1.332 | 1.474 |
| | | 60 | 0.580 | 0.886 | 1.123 | 1.259 | 1.390 |
| | | 65 | 0.559 | 0.846 | 1.068 | 1.194 | 1.316 |
| 70 | 0.540 | 0.810 | 1.018 | 1.136 | 1.250 | | |
| 75 | N/A | 0.777 | 0.973 | 1.084 | 1.191 | | |
| | | | Total Property Value | | | | |

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| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>\$1,000,000 Or Less</u> | <u>\$1,000,001 – \$3,500,000</u> | <u>\$3,500,001 – \$5,500,000</u> | <u>\$5,500,001 – \$10,000,000</u> | <u>More Than \$10,000,000</u> |
|-----------------------|-------------------|------------------|----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| E2 and E3 | \$ 250,000 | 1 % | 1.092 | 2.038 | 2.930 | 3.454 | 3.964 |
| | | 2 | 1.077 | 1.979 | 2.833 | 3.335 | 3.825 |
| | | 3 | 1.062 | 1.924 | 2.741 | 3.223 | 3.693 |
| | | 4 | 1.049 | 1.872 | 2.654 | 3.116 | 3.569 |
| | | 5 | 1.036 | 1.823 | 2.572 | 3.016 | 3.451 |
| | | 10 | 0.980 | 1.618 | 2.227 | 2.590 | 2.948 |
| | | 15 | 0.934 | 1.467 | 1.968 | 2.269 | 2.566 |
| | | 20 | 0.895 | 1.352 | 1.772 | 2.025 | 2.275 |
| | | 25 | 0.859 | 1.262 | 1.622 | 1.837 | 2.051 |
| | | 30 | 0.827 | 1.190 | 1.504 | 1.691 | 1.876 |
| | | 35 | 0.796 | 1.129 | 1.408 | 1.574 | 1.737 |
| | | 40 | 0.768 | 1.076 | 1.329 | 1.477 | 1.622 |
| | | 45 | 0.741 | 1.029 | 1.260 | 1.395 | 1.527 |
| | | 50 | 0.718 | 0.986 | 1.200 | 1.323 | 1.444 |
| | | 55 | 0.697 | 0.947 | 1.146 | 1.260 | 1.372 |
| | | 60 | 0.677 | 0.912 | 1.097 | 1.204 | 1.308 |
| | | 65 | 0.659 | 0.880 | 1.054 | 1.153 | 1.250 |
| 70 | 0.643 | 0.852 | 1.014 | 1.108 | 1.198 | | |
| 75 | N/A | 0.826 | 0.979 | 1.066 | 1.151 | | |

Table 75.#72 Sub-limit Factors – Deductible Tier 3

| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | <u>\$1,000,000 Or Less</u> | <u>\$1,000,001 – \$3,500,000</u> | <u>\$3,500,001 – \$5,500,000</u> | <u>\$5,500,001 – \$10,000,000</u> | <u>More Than \$10,000,000</u> |
| A1 | \$ 500,000 | 1 % | 0.490 | 1.205 | 2.587 | 3.802 | 5.314 |
| | | 2 | 0.485 | 1.174 | 2.489 | 3.649 | 5.096 |
| | | 3 | 0.479 | 1.144 | 2.396 | 3.504 | 4.890 |
| | | 4 | 0.474 | 1.117 | 2.310 | 3.368 | 4.696 |
| | | 5 | 0.468 | 1.091 | 2.229 | 3.240 | 4.513 |
| | | 10 | 0.444 | 0.984 | 1.892 | 2.706 | 3.741 |
| | | 15 | 0.424 | 0.902 | 1.647 | 2.311 | 3.163 |
| | | 20 | 0.407 | 0.837 | 1.464 | 2.017 | 2.728 |
| | | 25 | 0.392 | 0.783 | 1.324 | 1.794 | 2.398 |
| | | 30 | 0.379 | 0.735 | 1.214 | 1.621 | 2.143 |
| | | 35 | 0.367 | 0.694 | 1.123 | 1.483 | 1.941 |
| | | 40 | 0.355 | 0.658 | 1.047 | 1.370 | 1.778 |
| | | 45 | 0.345 | 0.626 | 0.981 | 1.274 | 1.642 |
| | | 50 | N/A | 0.598 | 0.924 | 1.192 | 1.527 |
| | | 55 | N/A | 0.573 | 0.874 | 1.121 | 1.429 |
| | | 60 | N/A | 0.550 | 0.831 | 1.059 | 1.343 |
| | | 65 | N/A | 0.530 | 0.792 | 1.004 | 1.268 |
| 70 | N/A | 0.511 | 0.758 | 0.956 | 1.202 | | |
| 75 | N/A | 0.495 | 0.726 | 0.913 | 1.143 | | |
| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | | |
| | | | <u>\$1,000,000 Or Less</u> | <u>\$1,000,001 – \$3,500,000</u> | <u>\$3,500,001 – \$5,500,000</u> | <u>\$5,500,001 – \$10,000,000</u> | <u>More Than \$10,000,000</u> |
| | | 1 % | 0.514 | 1.292 | 2.503 | 3.519 | 4.761 |
| | | 2 | 0.507 | 1.263 | 2.420 | 3.392 | 4.583 |

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| | | | | | | | |
|-----------|------------|----|-------|-------|-------|-------|-------|
| B1 and C1 | \$ 500,000 | 3 | 0.500 | 1.234 | 2.341 | 3.271 | 4.414 |
| | | 4 | 0.494 | 1.208 | 2.267 | 3.158 | 4.254 |
| | | 5 | 0.487 | 1.183 | 2.197 | 3.051 | 4.103 |
| | | 10 | 0.457 | 1.075 | 1.904 | 2.599 | 3.462 |
| | | 15 | 0.432 | 0.989 | 1.684 | 2.260 | 2.976 |
| | | 20 | 0.410 | 0.917 | 1.515 | 2.001 | 2.605 |
| | | 25 | 0.391 | 0.854 | 1.381 | 1.800 | 2.317 |
| | | 30 | 0.375 | 0.800 | 1.272 | 1.639 | 2.090 |
| | | 35 | 0.360 | 0.751 | 1.180 | 1.508 | 1.907 |
| | | 40 | 0.346 | 0.708 | 1.100 | 1.397 | 1.755 |
| | | 45 | 0.333 | 0.670 | 1.030 | 1.301 | 1.626 |
| | | 50 | N/A | 0.636 | 0.969 | 1.218 | 1.516 |
| | | 55 | N/A | 0.606 | 0.914 | 1.145 | 1.419 |
| | | 60 | N/A | 0.579 | 0.866 | 1.080 | 1.334 |
| | | 65 | N/A | 0.554 | 0.824 | 1.023 | 1.259 |
| | | 70 | N/A | 0.532 | 0.785 | 0.972 | 1.193 |
| | | 75 | N/A | 0.512 | 0.751 | 0.926 | 1.134 |

Table 75.#73 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 500,000 | 1 % | 0.571 | 1.273 | 2.353 | 3.246 | 4.326 |
| | | 2 | 0.565 | 1.247 | 2.279 | 3.134 | 4.171 |
| | | 3 | 0.558 | 1.221 | 2.209 | 3.029 | 4.024 |
| | | 4 | 0.552 | 1.197 | 2.144 | 2.929 | 3.885 |
| | | 5 | 0.546 | 1.175 | 2.082 | 2.835 | 3.753 |
| | | 10 | 0.516 | 1.078 | 1.821 | 2.436 | 3.193 |
| | | 15 | 0.491 | 1.000 | 1.624 | 2.135 | 2.765 |
| | | 20 | 0.468 | 0.935 | 1.472 | 1.904 | 2.437 |
| | | 25 | 0.449 | 0.880 | 1.352 | 1.725 | 2.181 |
| | | 30 | 0.432 | 0.830 | 1.254 | 1.581 | 1.979 |
| | | 35 | 0.417 | 0.786 | 1.171 | 1.463 | 1.816 |
| | | 40 | 0.403 | 0.745 | 1.099 | 1.364 | 1.681 |
| | | 45 | 0.390 | 0.709 | 1.036 | 1.278 | 1.566 |
| | | 50 | N/A | 0.677 | 0.980 | 1.203 | 1.467 |
| | | 55 | N/A | 0.648 | 0.930 | 1.137 | 1.380 |
| | | 60 | N/A | 0.622 | 0.886 | 1.078 | 1.304 |
| | | 65 | N/A | 0.599 | 0.846 | 1.025 | 1.236 |
| 70 | N/A | 0.577 | 0.810 | 0.978 | 1.175 | | |
| 75 | N/A | 0.557 | 0.777 | 0.935 | 1.120 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| | | 1 % | 0.684 | 1.195 | 2.038 | 2.755 | 3.628 |
| | | 2 | 0.678 | 1.175 | 1.979 | 2.665 | 3.503 |
| | | 3 | 0.673 | 1.156 | 1.924 | 2.580 | 3.384 |
| | | 4 | 0.668 | 1.138 | 1.872 | 2.500 | 3.272 |
| | | 5 | 0.662 | 1.122 | 1.823 | 2.424 | 3.165 |
| | | 10 | 0.637 | 1.051 | 1.618 | 2.106 | 2.714 |

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| | | | | | | | |
|-----------|------------|----|-------|-------|-------|-------|-------|
| E2 and E3 | \$ 500,000 | 15 | 0.614 | 0.996 | 1.467 | 1.868 | 2.372 |
| | | 20 | 0.594 | 0.950 | 1.352 | 1.689 | 2.112 |
| | | 25 | 0.576 | 0.910 | 1.262 | 1.551 | 1.912 |
| | | 30 | 0.561 | 0.874 | 1.190 | 1.442 | 1.755 |
| | | 35 | 0.547 | 0.840 | 1.129 | 1.353 | 1.630 |
| | | 40 | 0.535 | 0.809 | 1.076 | 1.279 | 1.527 |
| | | 45 | 0.522 | 0.781 | 1.029 | 1.215 | 1.440 |
| | | 50 | N/A | 0.755 | 0.986 | 1.158 | 1.365 |
| | | 55 | N/A | 0.731 | 0.947 | 1.107 | 1.298 |
| | | 60 | N/A | 0.710 | 0.912 | 1.062 | 1.239 |
| | | 65 | N/A | 0.690 | 0.880 | 1.020 | 1.186 |
| | | 70 | N/A | 0.672 | 0.852 | 0.983 | 1.138 |
| | | 75 | N/A | 0.655 | 0.826 | 0.949 | 1.095 |

Table 75.#74 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 750,000 | 1 % | 0.322 | 0.758 | 1.704 | 2.906 | 4.836 |
| | | 2 | 0.320 | 0.747 | 1.648 | 2.792 | 4.639 |
| | | 3 | 0.318 | 0.736 | 1.595 | 2.686 | 4.453 |
| | | 4 | 0.316 | 0.725 | 1.546 | 2.586 | 4.278 |
| | | 5 | 0.314 | 0.715 | 1.500 | 2.493 | 4.113 |
| | | 10 | 0.304 | 0.669 | 1.311 | 2.104 | 3.417 |
| | | 15 | 0.294 | 0.629 | 1.173 | 1.819 | 2.897 |
| | | 20 | 0.287 | 0.594 | 1.068 | 1.607 | 2.506 |
| | | 25 | N/A | 0.562 | 0.984 | 1.446 | 2.210 |
| | | 30 | N/A | 0.534 | 0.916 | 1.320 | 1.980 |
| | | 35 | N/A | 0.510 | 0.857 | 1.217 | 1.798 |
| | | 40 | N/A | 0.488 | 0.806 | 1.132 | 1.650 |
| | | 45 | N/A | 0.470 | 0.762 | 1.058 | 1.527 |
| | | 50 | N/A | 0.453 | 0.723 | 0.995 | 1.422 |
| | | 55 | N/A | 0.437 | 0.689 | 0.939 | 1.332 |
| | | 60 | N/A | 0.423 | 0.659 | 0.891 | 1.254 |
| | | 65 | N/A | 0.412 | 0.632 | 0.848 | 1.185 |
| 70 | N/A | N/A | 0.607 | 0.810 | 1.124 | | |
| 75 | N/A | N/A | 0.585 | 0.776 | 1.071 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 750,000 | 1 % | 0.302 | 0.838 | 1.744 | 2.772 | 4.367 |
| | | 2 | 0.300 | 0.825 | 1.694 | 2.676 | 4.205 |
| | | 3 | 0.298 | 0.812 | 1.647 | 2.586 | 4.052 |
| | | 4 | 0.295 | 0.800 | 1.603 | 2.502 | 3.907 |
| | | 5 | 0.293 | 0.788 | 1.562 | 2.422 | 3.770 |
| | | 10 | 0.281 | 0.733 | 1.387 | 2.087 | 3.190 |
| | | 15 | 0.270 | 0.684 | 1.254 | 1.836 | 2.750 |
| | | 20 | 0.261 | 0.641 | 1.148 | 1.643 | 2.415 |
| | | 25 | N/A | 0.602 | 1.061 | 1.492 | 2.154 |
| | | 30 | N/A | 0.567 | 0.987 | 1.369 | 1.947 |

VERMONT - COMMERCIAL FIRE AND ALLIED LINES
 RULES FILING CF-2023-RDEQR

| | | | | | | |
|--|----|-----|-------|-------|-------|-------|
| | 35 | N/A | 0.537 | 0.922 | 1.267 | 1.780 |
| | 40 | N/A | 0.511 | 0.865 | 1.179 | 1.641 |
| | 45 | N/A | 0.487 | 0.815 | 1.103 | 1.523 |
| | 50 | N/A | 0.466 | 0.770 | 1.036 | 1.421 |
| | 55 | N/A | 0.447 | 0.730 | 0.976 | 1.331 |
| | 60 | N/A | 0.429 | 0.695 | 0.924 | 1.253 |
| | 65 | N/A | 0.415 | 0.664 | 0.877 | 1.184 |
| | 70 | N/A | N/A | 0.635 | 0.836 | 1.122 |
| | 75 | N/A | N/A | 0.609 | 0.798 | 1.067 |

Table 75.#75 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|-------------------|------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| D1, D2, D3 and E1 | \$ 750,000 | 1 % | 0.357 | 0.865 | 1.678 | 2.590 | 3.981 |
| | | 2 | 0.354 | 0.853 | 1.634 | 2.506 | 3.840 |
| | | 3 | 0.352 | 0.842 | 1.592 | 2.426 | 3.707 |
| | | 4 | 0.350 | 0.831 | 1.553 | 2.351 | 3.581 |
| | | 5 | 0.347 | 0.820 | 1.515 | 2.281 | 3.461 |
| | | 10 | 0.336 | 0.771 | 1.359 | 1.983 | 2.953 |
| | | 15 | 0.325 | 0.727 | 1.239 | 1.759 | 2.566 |
| | | 20 | 0.315 | 0.687 | 1.143 | 1.587 | 2.268 |
| | | 25 | N/A | 0.651 | 1.065 | 1.451 | 2.037 |
| | | 30 | N/A | 0.618 | 0.998 | 1.341 | 1.853 |
| | | 35 | N/A | 0.589 | 0.940 | 1.249 | 1.704 |
| | | 40 | N/A | 0.563 | 0.888 | 1.170 | 1.580 |
| | | 45 | N/A | 0.540 | 0.842 | 1.101 | 1.474 |
| | | 50 | N/A | 0.519 | 0.800 | 1.040 | 1.383 |
| | | 55 | N/A | 0.500 | 0.763 | 0.986 | 1.302 |
| | | 60 | N/A | 0.482 | 0.730 | 0.937 | 1.231 |
| | | 65 | N/A | 0.467 | 0.700 | 0.894 | 1.168 |
| 70 | N/A | N/A | 0.672 | 0.855 | 1.111 | | |
| 75 | N/A | N/A | 0.647 | 0.820 | 1.061 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| E2 and E3 | \$ 750,000 | 1 % | 0.492 | 0.899 | 1.505 | 2.227 | 3.350 |
| | | 2 | 0.490 | 0.891 | 1.471 | 2.160 | 3.236 |
| | | 3 | 0.488 | 0.883 | 1.438 | 2.097 | 3.129 |
| | | 4 | 0.486 | 0.875 | 1.408 | 2.037 | 3.027 |
| | | 5 | 0.484 | 0.868 | 1.380 | 1.981 | 2.931 |
| | | 10 | 0.474 | 0.833 | 1.261 | 1.746 | 2.522 |
| | | 15 | 0.465 | 0.801 | 1.172 | 1.572 | 2.214 |
| | | 20 | 0.454 | 0.771 | 1.102 | 1.440 | 1.979 |
| | | 25 | N/A | 0.742 | 1.046 | 1.338 | 1.798 |
| | | 30 | N/A | 0.716 | 0.998 | 1.256 | 1.657 |
| | | 35 | N/A | 0.691 | 0.955 | 1.188 | 1.543 |
| | | 40 | N/A | 0.669 | 0.916 | 1.130 | 1.449 |
| | | 45 | N/A | 0.649 | 0.881 | 1.078 | 1.369 |
| 50 | N/A | 0.631 | 0.848 | 1.032 | 1.299 | | |

VERMONT - COMMERCIAL FIRE AND ALLIED LINES
 RULES FILING CF-2023-RDEQR

| | | | | | | |
|--|----|-----|-------|-------|-------|-------|
| | 55 | N/A | 0.615 | 0.819 | 0.990 | 1.237 |
| | 60 | N/A | 0.600 | 0.792 | 0.952 | 1.182 |
| | 65 | N/A | 0.585 | 0.768 | 0.918 | 1.133 |
| | 70 | N/A | N/A | 0.746 | 0.887 | 1.089 |
| | 75 | N/A | N/A | 0.725 | 0.859 | 1.049 |

Table 75.#76 Sub-limit Factors – Deductible Tier 3

| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
|----------------|--------------|-----------|----------------------|---------------------------|---------------------------|----------------------------|------------------------|
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| A1 | \$ 1,000,000 | 1 % | N/A | 0.561 | 1.205 | 2.247 | 4.445 |
| | | 2 | N/A | 0.554 | 1.174 | 2.165 | 4.266 |
| | | 3 | N/A | 0.547 | 1.144 | 2.087 | 4.096 |
| | | 4 | N/A | 0.541 | 1.117 | 2.015 | 3.937 |
| | | 5 | N/A | 0.534 | 1.091 | 1.947 | 3.786 |
| | | 10 | N/A | 0.504 | 0.984 | 1.668 | 3.154 |
| | | 15 | N/A | 0.478 | 0.902 | 1.463 | 2.682 |
| | | 20 | N/A | 0.455 | 0.837 | 1.311 | 2.327 |
| | | 25 | N/A | 0.436 | 0.783 | 1.194 | 2.057 |
| | | 30 | N/A | 0.419 | 0.735 | 1.100 | 1.848 |
| | | 35 | N/A | 0.404 | 0.694 | 1.022 | 1.681 |
| | | 40 | N/A | 0.391 | 0.658 | 0.956 | 1.546 |
| | | 45 | N/A | 0.378 | 0.626 | 0.898 | 1.432 |
| | | 50 | N/A | 0.367 | 0.598 | 0.848 | 1.336 |
| | | 55 | N/A | 0.360 | 0.573 | 0.804 | 1.252 |
| | | 60 | N/A | N/A | 0.550 | 0.766 | 1.180 |
| | | 65 | N/A | N/A | 0.530 | 0.732 | 1.117 |
| 70 | N/A | N/A | 0.511 | 0.701 | 1.061 | | |
| 75 | N/A | N/A | 0.495 | 0.673 | 1.011 | | |
| Building Class | Deductible | Sub-limit | Total Property Value | | | | |
| | | | \$1,000,000 Or Less | \$1,000,001 – \$3,500,000 | \$3,500,001 – \$5,500,000 | \$5,500,001 – \$10,000,000 | More Than \$10,000,000 |
| B1 and C1 | \$ 1,000,000 | 1 % | N/A | 0.602 | 1.292 | 2.214 | 4.041 |
| | | 2 | N/A | 0.593 | 1.263 | 2.143 | 3.893 |
| | | 3 | N/A | 0.585 | 1.234 | 2.077 | 3.753 |
| | | 4 | N/A | 0.577 | 1.208 | 2.014 | 3.621 |
| | | 5 | N/A | 0.569 | 1.183 | 1.955 | 3.496 |
| | | 10 | N/A | 0.532 | 1.075 | 1.708 | 2.966 |
| | | 15 | N/A | 0.499 | 0.989 | 1.521 | 2.565 |
| | | 20 | N/A | 0.470 | 0.917 | 1.377 | 2.258 |
| | | 25 | N/A | 0.446 | 0.854 | 1.261 | 2.019 |
| | | 30 | N/A | 0.425 | 0.800 | 1.165 | 1.829 |
| | | 35 | N/A | 0.406 | 0.751 | 1.084 | 1.675 |
| | | 40 | N/A | 0.390 | 0.708 | 1.013 | 1.546 |
| | | 45 | N/A | 0.374 | 0.670 | 0.950 | 1.436 |
| | | 50 | N/A | 0.360 | 0.636 | 0.895 | 1.341 |
| | | 55 | N/A | 0.350 | 0.606 | 0.846 | 1.258 |
| | | 60 | N/A | N/A | 0.579 | 0.803 | 1.185 |
| | | 65 | N/A | N/A | 0.554 | 0.765 | 1.120 |
| 70 | N/A | N/A | 0.532 | 0.730 | 1.063 | | |

| | | | | | | | |
|--|--|-----------|------------|------------|--------------|--------------|--------------|
| | | <u>75</u> | <u>N/A</u> | <u>N/A</u> | <u>0.512</u> | <u>0.698</u> | <u>1.011</u> |
|--|--|-----------|------------|------------|--------------|--------------|--------------|

Table 75.#77 Sub-limit Factors – Deductible Tier 3

| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | <u>\$1,000,000 Or Less</u> | <u>\$1,000,001 – \$3,500,000</u> | <u>\$3,500,001 – \$5,500,000</u> | <u>\$5,500,001 – \$10,000,000</u> | <u>More Than \$10,000,000</u> |
| D1, D2, D3 and E1 | \$ 1,000,000 | <u>1 %</u> | <u>N/A</u> | <u>0.652</u> | <u>1.273</u> | <u>2.097</u> | <u>3.696</u> |
| | | <u>2</u> | <u>N/A</u> | <u>0.645</u> | <u>1.247</u> | <u>2.034</u> | <u>3.567</u> |
| | | <u>3</u> | <u>N/A</u> | <u>0.637</u> | <u>1.221</u> | <u>1.975</u> | <u>3.445</u> |
| | | <u>4</u> | <u>N/A</u> | <u>0.629</u> | <u>1.197</u> | <u>1.919</u> | <u>3.329</u> |
| | | <u>5</u> | <u>N/A</u> | <u>0.622</u> | <u>1.175</u> | <u>1.867</u> | <u>3.220</u> |
| | | <u>10</u> | <u>N/A</u> | <u>0.587</u> | <u>1.078</u> | <u>1.645</u> | <u>2.755</u> |
| | | <u>15</u> | <u>N/A</u> | <u>0.556</u> | <u>1.000</u> | <u>1.478</u> | <u>2.402</u> |
| | | <u>20</u> | <u>N/A</u> | <u>0.528</u> | <u>0.935</u> | <u>1.348</u> | <u>2.129</u> |
| | | <u>25</u> | <u>N/A</u> | <u>0.503</u> | <u>0.880</u> | <u>1.245</u> | <u>1.917</u> |
| | | <u>30</u> | <u>N/A</u> | <u>0.482</u> | <u>0.830</u> | <u>1.159</u> | <u>1.748</u> |
| | | <u>35</u> | <u>N/A</u> | <u>0.463</u> | <u>0.786</u> | <u>1.085</u> | <u>1.610</u> |
| | | <u>40</u> | <u>N/A</u> | <u>0.446</u> | <u>0.745</u> | <u>1.021</u> | <u>1.495</u> |
| | | <u>45</u> | <u>N/A</u> | <u>0.431</u> | <u>0.709</u> | <u>0.965</u> | <u>1.397</u> |
| | | <u>50</u> | <u>N/A</u> | <u>0.416</u> | <u>0.677</u> | <u>0.914</u> | <u>1.312</u> |
| | | <u>55</u> | <u>N/A</u> | <u>0.404</u> | <u>0.648</u> | <u>0.869</u> | <u>1.237</u> |
| | | <u>60</u> | <u>N/A</u> | <u>N/A</u> | <u>0.622</u> | <u>0.828</u> | <u>1.170</u> |
| | | <u>65</u> | <u>N/A</u> | <u>N/A</u> | <u>0.599</u> | <u>0.792</u> | <u>1.111</u> |
| <u>70</u> | <u>N/A</u> | <u>N/A</u> | <u>0.577</u> | <u>0.759</u> | <u>1.058</u> | | |
| <u>75</u> | <u>N/A</u> | <u>N/A</u> | <u>0.557</u> | <u>0.729</u> | <u>1.011</u> | | |

| <u>Building Class</u> | <u>Deductible</u> | <u>Sub-limit</u> | <u>Total Property Value</u> | | | | |
|-----------------------|-------------------|------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| | | | <u>\$1,000,000 Or Less</u> | <u>\$1,000,001 – \$3,500,000</u> | <u>\$3,500,001 – \$5,500,000</u> | <u>\$5,500,001 – \$10,000,000</u> | <u>More Than \$10,000,000</u> |
| E2 and E3 | \$ 1,000,000 | <u>1 %</u> | <u>N/A</u> | <u>0.747</u> | <u>1.195</u> | <u>1.835</u> | <u>3.121</u> |
| | | <u>2</u> | <u>N/A</u> | <u>0.741</u> | <u>1.175</u> | <u>1.785</u> | <u>3.017</u> |
| | | <u>3</u> | <u>N/A</u> | <u>0.735</u> | <u>1.156</u> | <u>1.738</u> | <u>2.918</u> |
| | | <u>4</u> | <u>N/A</u> | <u>0.730</u> | <u>1.138</u> | <u>1.694</u> | <u>2.825</u> |
| | | <u>5</u> | <u>N/A</u> | <u>0.724</u> | <u>1.122</u> | <u>1.653</u> | <u>2.737</u> |
| | | <u>10</u> | <u>N/A</u> | <u>0.696</u> | <u>1.051</u> | <u>1.481</u> | <u>2.365</u> |
| | | <u>15</u> | <u>N/A</u> | <u>0.670</u> | <u>0.996</u> | <u>1.354</u> | <u>2.084</u> |
| | | <u>20</u> | <u>N/A</u> | <u>0.646</u> | <u>0.950</u> | <u>1.257</u> | <u>1.870</u> |
| | | <u>25</u> | <u>N/A</u> | <u>0.624</u> | <u>0.910</u> | <u>1.180</u> | <u>1.705</u> |
| | | <u>30</u> | <u>N/A</u> | <u>0.605</u> | <u>0.874</u> | <u>1.117</u> | <u>1.575</u> |
| | | <u>35</u> | <u>N/A</u> | <u>0.588</u> | <u>0.840</u> | <u>1.064</u> | <u>1.470</u> |
| | | <u>40</u> | <u>N/A</u> | <u>0.573</u> | <u>0.809</u> | <u>1.016</u> | <u>1.383</u> |
| | | <u>45</u> | <u>N/A</u> | <u>0.559</u> | <u>0.781</u> | <u>0.974</u> | <u>1.309</u> |
| | | <u>50</u> | <u>N/A</u> | <u>0.545</u> | <u>0.755</u> | <u>0.935</u> | <u>1.244</u> |
| | | <u>55</u> | <u>N/A</u> | <u>0.532</u> | <u>0.731</u> | <u>0.900</u> | <u>1.186</u> |
| | | <u>60</u> | <u>N/A</u> | <u>N/A</u> | <u>0.710</u> | <u>0.868</u> | <u>1.135</u> |
| | | <u>65</u> | <u>N/A</u> | <u>N/A</u> | <u>0.690</u> | <u>0.839</u> | <u>1.089</u> |
| <u>70</u> | <u>N/A</u> | <u>N/A</u> | <u>0.672</u> | <u>0.813</u> | <u>1.047</u> | | |
| <u>75</u> | <u>N/A</u> | <u>N/A</u> | <u>0.655</u> | <u>0.789</u> | <u>1.009</u> | | |

Table 75.#78 Sub-limit Factors – Deductible Tier 3