

INTEGRATED PROPERTY INSURANCE SOLUTIONS (IPIS) PROGRAM  
RATE AND RULE MANUAL INDEX  
KANSAS

**Company key:**

AHAC = American Home Assurance Company; AIGAC = AIG Assurance Company; AIGPCC = AIG Property Casualty Company; AIU = AIU Insurance Company; AIS = American International South Insurance Company; CCC = Chartis Casualty Company; CPCC = Chartis Property Casualty Company; C&I = Commerce and Industry Insurance Company; GSIC = Granite State Insurance Company; INIC = Illinois National Insurance Company; NUFIC = National Union Fire Insurance Company of Pittsburgh, Pa.; NHIC = New Hampshire Insurance Company; ISOP = The Insurance Company of the State of Pennsylvania

| Description  | Effective Date | SERFF Tracking #<br>Company Filing #                | Company(ies)                       |
|--|----------------|---|------------------------------------|
| <b>IPIS Rating Plan</b> (Pages 1-27)   | 5/17/1996      | AIC-96-CP-02  | AIU, AIP, AIS, GSIC,<br>INIC, NHIC |
| <b>IPIS CW-Rule (01/07)</b> Rule Page for Hospitality/Leisure Program Enhancement Endorsement - Form No. 89945 and Tee to Green Coverage Form No. 89946  | 3/8/2007       | AIC-06-CP-05,<br>AGNY-125102736,<br>FC-HO-07-350340 | GSIC, INIC, NHIC                   |
| <b>IPIS - Rule Page (05/07)</b> for Peak Season Limit of Insurance - Form No. 94347, Fine Arts Amendatory Endorsement – Form No. 94453 and Vacancy Permit – Form No. 94454   | 8/30/2007      | AIC-07-CP-06,<br>AGNY-125240206,<br>FC-HO-07-352829 | GSIC, INIC, NHIC                   |
| <b>IPIS/UGP Exception Page Ed. (7/08)</b> Rating Rule for Upgrade to Green Programs Endorsement - Form No. 97037   | 8/11/2008      | AIC-08-CP-03,<br>AGNY-125750263,<br>FC-HO-08-357954 | GSIC, INIC, NHIC                   |
| <b>UtilitySure-CP-EXP-CW-1 (5/08)</b> Exception Page for Utility Extension Endorsement - Form No. 97077  | 7/15/2008      | AGNY-125676285<br>FC-GL-08-357180<br>AIC-08-MP-05   | GSIC, INIC, NHIC                   |
| <b>CP-IPIS-KS-Rules (9/12)</b> Rules for: Broadcasters Productions Coverage Endorsement – Form No. 111480, Radio and Television Towers and Equipment Coverage Enhancement Endorsement – Form No. 91089, Radio and TV Broadcasters Off Premises Utility Failure Endorsement – Form No. 107989, Equipment Breakdown – Other Conditions Endorsement – Form No. 110319, Business Personal Property Coverage Under a Storage Contract – Form No. 109299, Protective Safeguards – Form No. 108114, Ordinary Payroll Expenses Exclusion (IPIS) – Form No. 110285, Stock Exclusion Endorsement – Form No. 110278, Stock While Outside of Building Exclusion Endorsement – Form No. 110279 & Blanket Limits – Stock Endorsement – Form No. 110316 | 10/24/2012     | AGNY-128698811<br>CHS-12-CP-02                      | GSIC, INIC, NHIC                   |
| <b>IPIS-KS-Rules (06/13)</b> Rules for Limitations on Coverage for Roof Surfacing Form No. 111796 & Discharge from Sewer, Drain or Pump (Not Flood Related) – Form No. 111464  | 7/3/2013       | AGNY-129063864<br>AIG-13-CP-02                      | GSIC, INIC, NHIC                   |
| <b>AIG-MU-PROP (06/13)</b> Rule Page for Commercial Property and Commercial Inland Marine Multiple Deductible Endorsement – Form No. 111876  | 8/2/2013       | AGNY-129117001<br>AIG-13-MP-04                      | GSIC, INIC, NHIC                   |
| <b>CP-IPIS-RULES-KS (10/13)</b> Rule Page for Ordinance or Law Amendatory Endorsement – Form No. 111881  | 11/26/2013     | AGNY-129292041<br>AIG-13-CP-06                      | GSIC, INIC, NHIC                   |

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| <b>AIG-MU-PROP (01/14)</b> Rule Page for Additional Property Not Covered Endorsement - Form No. 115129, Recycling Operations Shredder Coverage Endorsement - Form No. 115130, Rinkguard Amendatory Endorsement – Underground or Buried Piping and Excavation Endorsement - Form No. 115131 & Wind Turbine(s) Business Income (and Extra Expense) Changes – Beginning of the Period of Restoration - Form No. 115137 | 2/14/2014  | AGNY-129396386<br>AIG-14-CP-01 | GSIC, INIC, NHIC        |
| <b>CP-IPIS-KS-RULES (03/14)</b> Rules for Broadcasters Productions Coverage Endorsement - Form No. 111480, Broadcasters Enhancement Endorsement – Form No. 115174, and Radio and TV Broadcasters Off Premises Utility Failure Endorsement – Form No. 107989   | 3/21/2014  | AGNY-129435611<br>AIG-14-CP-02 | GSIC, INIC, NHIC        |
| <b>AIG-PROP-MU-RU (05-14)</b> Rating Rule for Food Contamination and Communicable Disease Coverage Endorsement – Form No. 115262  | 7/28/2014  | AGNY-129601172<br>AIG-14-CP-06 | GSIC, INIC, NHIC        |
| <b>CP-IPIS-MU-RULES (7/14)</b> Rule Page for Limited Flood and Earth Movement Coverage for Broadcast Equipment Endorsement – Form No. 117558  | 9/15/2014  | AGNY-129675905<br>AIG-14-CP-07 | GSIC, INIC, NHIC        |
| <b>AIG-IPIS-MU-RU (8/14)</b> Rule Page for Piers, Docks and Wharves Extension Endorsement - Form No. 117608   | 10/06/2014 | AGNY-129712506<br>AIG-14-CP-09 | GSIC, INIC, NHIC        |
| <b>AIG-PROP-KS-RA (1/15)</b> Rule Page for Business Income and Extra Expense Actual Loss Sustained Endorsement - Form No. 118388  | 4/28/15    | AGNY-130027464<br>AIG-15-CP-03 | GSIC, INIC, NHIC        |
| <b>AIG-IPIS-MU-RU (10/15)</b> Rule Page for Off Premises Utility Services Amendatory Endorsement - Form No. 119264 and Limits of Insurance and/or Deductible Changes to Commercial Property Coverage Part Supplemental Declarations – Form No. 119266   | 11/17/17   | AGNY-130314160<br>AIG-15-CP-14 | GSIC, INIC, NHIC        |
| <b>AIG-MU-CP-PROP ONE (1/16)</b> Manual Rule Page for Business Income and Extra Expense Maximum Period of Indemnity Endorsement Manual Rule - Form No. 119405   | 02/08/16   | AGNY-130409523<br>AIG-16-CP-01 | GSIC, INIC, NHIC        |
| <b>AIG-RECY-CW-RU (3/16)</b> Rule Page for Recycling Business Stock Coverage and/or Limitations Premises Endorsement - Form No. 119798, Recycling Precious Metals Endorsement Rule Page - Form No. 11979 & Recycling Business Stock Coverage and/or Limitations Premises Schedule Rule Page - Form No. 119796   | 04/21/16   | AGNY-130518587<br>AIG-16-CP-05 | GSIC, INIC, NHIC        |
| <b>Rule Page (5/16)</b> for Historic Building Valuation Endorsements – Form No.’s 119434, 119758, 119759, Key Employee Replacement Expense Coverage Endorsement – Form No.’s 118386 & 118387 & Blanket Limits Per Premises Endorsement – Form No. 97091   | 05/24/16   | AGNY-130536158<br>AIG-15-CP-04 | GSIC, INIC, NHIC        |
| <b>DIV-CP-MU-RU (4-16)</b> Rule Page for Amount of Insurance Schedule Endorsement – Form No. 119817   | 6/14/2016  | AGNY-130567869<br>AIG-16-CP-07 | GSIC, INIC, NHIC        |
| <b>DIV-IL-MU-RU (10-16)</b> Rule Page for Policy Changes Endorsement - Form No. 119847  | 12/8/16    | AGNY-130800610<br>AIG-16-IL-03 | GSIC, INIC, NUFIC, NHIC |
| <b>AIG-MU-CP-Prop One (1/17)</b> Rule Page for Accessory Equipment Installation Amendatory Endorsement - Form No. 102234  | 01/31/17   | AGNY-130878136<br>AIG-17-CP-01 | GSIC, INIC, NHIC        |
| <b>IPIS-CW-RULE CP-MU-RU (1/17)</b> Rule Page for Hospitality/Leisure Prog Enhancement Endorsement - Form No. 89945   | 2/21/17    | AGNY-130913140<br>AIG-17-CP-04 | GSIC, INIC, NHIC        |

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| <b>AIG-MU-CF-1 (5/17)</b> Exception Page for Outdoor Trees, Shrubs and Plants with Wind/Hail Sublimit or Exclusion Endorsement – Form No. 121864  | 6/5/17   | AGNY-131043364<br>AIG-17-CP-05   | GSIC, INIC, NHIC  |
| <b>Form Usage Rules (6/17)</b> for Terrorism Exclusion – Certified Acts (With Condition Replacement By A more Restrictive Exclusion) – Form No. 126976 (6/17) & Terrorism Exclusion (Applicable Upon Termination of the Terrorism Insurance Program) Form No. 126977 (6/17) | 9/15/17  | AGNY-131130880<br>AIG-17-TRIA-01 | AHAC, AAC, APCC, AIU,<br>CI, GSIC, INIC, NUFIC,<br>NHIC, ISOP |
| <b>Forms Usage Rules Kansas (9/17)</b> for Federal Share of Compensation Under TRIA and CAP on Losses Endorsement – Form No. 125595   | 10/16/17 | AGNY-131190415<br>AIG-17-TRIA-02 | AHAC, AIU, CI, GSIC,<br>INIC, NUFIC, NHIC,<br>ISOP, AAC, APCC |
| <b>Windstorm Deductible Rule (7/10)</b> for Windstorm or Hail Deductible Endorsement – Form No. 90610 and Windstorm or Hail Deductible Endorsement with Named Storm Definition – Form No. 100382.   | 11/06/17 | AGNY-131207211<br>AIG-17-CP-09   | GSIC, INIC, NHIC  |
| <b>CP-MU-RU (12/17)</b> Endorsement and Rating Rule for S mall Boat Coverage Extension Endorsement – Form No. 121946  | 02/05/18 | AGNY-131325815<br>AIG-17-CP-18   | GSIC, INIC, NHIC  |
| <b>DIV-CP-CW-RU (6/20)</b> Rule Page for Historic Reproduction Costs Endorsement Form No. 127388  | 10/12/20 | AGNY-132382079<br>AIG-20-CP-02   | GSIC, INIC, NHIC  |
| <b>Property One-CP-CW-RU (8/20)</b> Rule Page for Property One Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions Endorsement - Form No. 127399  | 10/23/20 | AGNY-132525660<br>AIG-20-CP-04   | GSIC, INC, NHIC   |
| <b>(IPIS-CP-CW-RU Ed. 1-21)</b> Rule Page for Cyber Incident Exclusion (Prop One) – Form No. 128424 and Cyber Incident Exclusion with Ensuring Cause(s) of Loss Exceptions (Prop One) – Form No. 127399   | PENDING  | AGNY-133693568<br>AIG-21-CP-01   | GSIC, INC, NHIC   |

## INTEGRATED PROPERTY INSURANCE SOLUTIONS

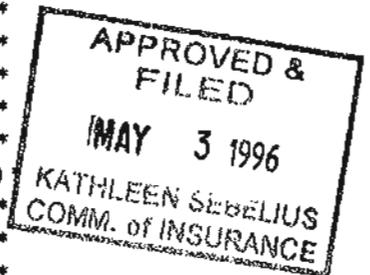
Rule Page

| Exposure                   | Rating Utilized                |
|----------------------------|--------------------------------|
| <i>Mandatory Coverages</i> |                                |
| Building                   | ISO Commercial Property Manual |
| Business Personal Property | ISO Commercial Property Manual |

The above base coverages may be rated on a preferred-risk basis. Refer to the attached Preferred Risk Manual for the eligibility guidelines of preferred rating.

*(The following coverages are automatically built into the policy for a flat charge of \$1000.)*

| COVERED PROPERTY   | AUTOMATIC LIMITS OF INSURANCE |
|--|-------------------------------|
| Newly Acquired or Constructed Buildings                  | \$ 1,000,000                  |
| Newly Acquired Business Personal Property                | 1,000,000                     |
| Personal Effects of Employees                            | 25,000 *                      |
| Valuable Papers and Records                              | 50,000 *                      |
| Property in Transit                                      | 10,000 *                      |
| Accounts Receivable Records                              | 50,000 *                      |
| Fine Arts  | 25,000 *                      |
| Computer Equipment, Media, Data and Programs             | 75,000 *                      |
| Your Outdoor Property                                    | 100,000                       |
| Sod, Trees, Shrubs and Plants                            | 10,000 *                      |
| Covered Property not on Premises                         | 25,000 *                      |
| Money and Securities - On Your Premises                  | 20,000 *                      |
| Money and Securities - Away From Your Premises           | 10,000 *                      |
| Salesperson's Samples                                    | 10,000 *                      |
| <br>   |                               |
| SUPPLEMENTAL COVERAGES                                   |                               |
| Debris Removal   | \$ 25,000 *                   |
| Fire Department Service Charge                           | 25,000                        |
| Pollutant Clean Up and Removal                           | 25,000                        |
| Recharge of Fire Protection Equipment                    | 10,000                        |
| Extra Expense  | 50,000 *                      |
| Deferred Payments  | 15,000                        |
| Property Damage Extortion                                | 250,000                       |
| Inventory and Appraisal                                  | 20,000 *                      |
| Theft of Furs, Jewelry, Stamps and Other Specified Items | 10,000                        |
| Off Premises Utility Failure                             | 100,000 *                     |



\* Additional limits for these coverages may be obtained. Requests for additional limits will be calculated using applicable ISO rules and rates. The rating basis limit to which the ISO rules and rates will be applied will be determined as follows:

Requested Limit - Automatic Limit = Limit to be used to calculate additional premium

*Optional Coverages*

Business Income and Extra Expense Coverage  
Part Form No. - 64872(4/96)

ISO Commercial  
Property Manual

\*Equipment Breakdown

CFC Refrigerants

Attached Equipment  
Breakdown Rates

Refrigerant Contamination

Attached Equipment  
Breakdown Rates  
•if not opted for, this  
coverage can be excluded  
by Endorsement  
64550(2196)

Flood Endorsement - Form No. 64545(2/96)

ISO Commercial  
Property Manual

Earthquake Endorsement• Form No. 4546(2/96)

ISO  
Commercial  
Property Manual

Inflation Guard Endorsement• Form No. 4548(2/96)

ISO  
Commercial  
Property  
Manual

## PROPERTY PREFERRED RATING PLAN

Use ISO **Rule 85. BASIC GROUP I CLASS RATES** to determine rate levels for property damage insurance against Fire, Lightening; Leakage from Fire Protective Equipment; Wind and Hail, Limited Explosion; Aircraft and Vehicles, Smoke, Riot, Civil Commotion, Vandalism, Molten Material and Sonic Shock Wave.

RESERVED FOR FUTURE USE

RESERVED FOR FUTURE USE

GENERAL RULES

1. Annual rates and term rates shall be carried to four decimal places only, discarding all fifth decimal place figures.
2. Except as otherwise provided, all rates and charges mentioned in the following rules and clauses are understood to be the annual charges for each \$100 Total Insured Value applying to both buildings and contents.
3. Where these rules do not provide specifically for privileges, permits, warranties, charges and rates, the general provisions of the Commercial Lines Manual apply.

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**Equipment Breakdown Coverage Loadings:**

The loadings below are applied to the final property premium.

The following rating is eligible for risks with a final property rate of .05 to .4:

| Total Insurable Value (000) | Occupancy Exposure Ranking |          |      |
|-----------------------------|----------------------------|----------|------|
|                             | Low                        | Moderate | High |
| 0-\$5,000                   |                            | 9%       | 30%  |
| \$5,000 - \$20,000          | 4%                         | 8%       | 15%  |
| \$20,000 or more            | 3%                         | 6%       | 10%  |

**Individual Premium Risk Modifiers (IRPM):**

If risk requires certificate inspection on more than 50% of locations:

+10%

If risk does not require any certificate inspection:

-10%

If an account is not eligible based on coverage, value or SIC code, refer to Company for Class 2, Division 2 rating.

**Coverage Eligibility:**

Refrigerant Contamination sublimit between \$25,000 to \$250,000 except food processing and cold storage risks sublimit between \$25,000 to \$50,000.

CFC sublimit between \$25,000 to \$250,000

**Location Value Eligibility:**

For Occupancy Exposure Group Low

For Occupancy Exposure Group Moderate

For Occupancy Exposure Group High

For Occupancy Exposure Group Highest

Location 100% building and contents value up to \$20,000,000  
 Location 100% building and contents value up to \$10,000,000  
 100% annual Business Income values up to \$4,000,000  
 100% annual Business Income values up to \$3,500,000  
 100% annual Business Income values up to \$1,500,000

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Below are the SIC codes that are eligible for this rating structure

| SIC Code | Description                    | Occupancy Exposure Ranking |
|----------|--------------------------------|----------------------------|
| 741      | Veterinary Services            | L                          |
| 742      | Veterinary Services            | L                          |
| 811      | Forestry                       | L                          |
| 831      | Forestry                       | L                          |
| 851      | Forestry                       | L                          |
| 1521     | General Building Contractors   | L                          |
| 1522     | General Building Contractors   | L                          |
| 1531     | General Building Contractors   | L                          |
| 1541     | General Building Contractors   | L                          |
| 1599     | General Building Contractors   | L                          |
| 1611     | Heavy Construction Contractors | L                          |
| 1622     | Heavy Construction Contractors | L                          |
| 1623     | Heavy Construction Contractors | L                          |
| 1629     | Heavy Construction Contractors | L                          |
| 1711     | Special Trade Contractors      | L                          |
| 1721     | Special Trade Contractors      | L                          |
| 1731     | Special Trade Contractors      | L                          |
| 1741     | Special Trade Contractors      | L                          |
| 1742     | Special Trade Contractors      | L                          |
| 1743     | Special Trade Contractors      | L                          |
| 1751     | Special Trade Contractors      | L                          |
| 1752     | Special Trade Contractors      | L                          |
| 1761     | Special Trade Contractors      | L                          |
| 1771     | Special Trade Contractors      | L                          |
| 1781     | Special Trade Contractors      | L                          |
| 1791     | Special Trade Contractors      | L                          |
| 1793     | Special Trade Contractors      | L                          |
| 1794     | Special Trade Contractors      | L                          |
| 1795     | Special Trade Contractors      | L                          |

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|      |                                       |   |  |  |
|------|---------------------------------------|---|--|--|
| 1796 | Special Trade Contractors             | L |  |  |
| 1799 | Special Trade Contractors             | L |  |  |
| 2011 | Meat Products                         | M |  |  |
| 2013 | Meat Products                         | M |  |  |
| 2015 | Meat Products                         | M |  |  |
| 2021 | Dairy Products                        | M |  |  |
| 2022 | Dairy Products                        | M |  |  |
| 2023 | Dairy Products                        | M |  |  |
| 2024 | Dairy Products                        | M |  |  |
| 2026 | Dairy Products                        | M |  |  |
| 2032 | Canned, Frozen, and Preserved Frui    | M |  |  |
| 2033 | Canned, Frozen, and Preserved Frui    | M |  |  |
| 2034 | Canned, Frozen, and Preserved Frui    | M |  |  |
| 2035 | Canned, Frozen, and Preserved Frui    | M |  |  |
| 2037 | Frozen Fruit, Fruit Juices and Vegeta | M |  |  |
| 2038 | Frozen Specialties, NOC               | M |  |  |
| 2041 | Grain Mill Products                   | M |  |  |
| 2043 | Grain Mill Products                   | M |  |  |
| 2044 | Grain Mill Products                   | M |  |  |
| 2045 | Grain Mill Products                   | M |  |  |
| 2046 | Grain Mill Products                   | M |  |  |
| 2047 | Grain Mill Products                   | M |  |  |
| 2048 | Grain Mill Products                   | M |  |  |
| 2051 | Bakery Products                       | M |  |  |
| 2052 | Bakery Products                       | M |  |  |
| 2053 | Frozen Bakery Products                | M |  |  |
| 2064 | Sugar and Confectionery Products      | M |  |  |
| 2066 | Sugar and Confectionery Products      | M |  |  |
| 2067 | Sugar and Confectionery Products      | M |  |  |
| 2068 | Sugar and Confectionery Products      | M |  |  |
| 2074 | Fats and Oils                         | H |  |  |
| 2075 | Fats and Oils                         | H |  |  |
| 2076 | Fats and Oils                         | H |  |  |
| 2077 | Fats and Oils                         | H |  |  |
| 2079 | Fats and Oils                         | H |  |  |

|      |                                       |   |  |  |
|------|---------------------------------------|---|--|--|
| 2082 | Beverages                             | M |  |  |
| 2083 | Beverages                             | M |  |  |
| 2084 | Beverages                             | M |  |  |
| 2085 | Beverages                             | M |  |  |
| 2086 | Beverages - Bottled / Canned Soft D   | M |  |  |
| 2087 | Beverages - Flavoring Extracts & Syr  | M |  |  |
| 2088 | Beverages                             | M |  |  |
| 2091 | Canned and Cured Fish and Seafoo      | M |  |  |
| 2092 | Prepared Fresh or Frozen Fish and     | M |  |  |
| 2095 | Roasted Coffee                        | M |  |  |
| 2096 | Potato Chips, Corn Chips and snack    | M |  |  |
| 2097 | Manufactured Ice                      | M |  |  |
| 2098 | Macaroni, Spaghetti, and Noodles      | M |  |  |
| 2099 | Food Preparations, NOC                | M |  |  |
| 2111 | Tobacco Products                      | M |  |  |
| 2121 | Tobacco Products                      | M |  |  |
| 2131 | Tobacco Products                      | M |  |  |
| 2141 | Tobacco Products                      | M |  |  |
| 2253 | Knit Outerware Mills                  | H |  |  |
| 2258 | Lace & Warp Knit Fabric Mills         | H |  |  |
| 2259 | Knitting Mills, NOC                   | H |  |  |
| 2261 | Finishers of Broadwoven Fabrics of    | H |  |  |
| 2262 | Finishers of Broadwoven Fabrics of    | H |  |  |
| 2269 | Finishers of Textiles, NOC            | H |  |  |
| 2281 | Yarn Spinning Mills                   | H |  |  |
| 2282 | Yarn Texturizing, Throwing, Twisting, | H |  |  |
| 2284 | Thread Mills                          | H |  |  |
| 2298 | Cordage and Twine                     | H |  |  |
| 2299 | Textile Goods, NOC                    | H |  |  |
| 2311 | Apparel and other Finished Products   | M |  |  |
| 2321 | Apparel and other Finished Products   | M |  |  |
| 2322 | Apparel and other Finished Products   | M |  |  |
| 2323 | Apparel and other Finished Products   | M |  |  |
| 2325 | Apparel and other Finished Products   | M |  |  |
| 2326 | Apparel and other Finished Products   | M |  |  |

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|------|-------------------------------------|---|--|--|--|
| 2329 | Apparel and other Finished Products | M |  |  |  |
| 2331 | Apparel and other Finished Products | M |  |  |  |
| 2335 | Apparel and other Finished Products | M |  |  |  |
| 2337 | Apparel and other Finished Products | M |  |  |  |
| 2339 | Apparel and other Finished Products | M |  |  |  |
| 2341 | Apparel and other Finished Products | M |  |  |  |
| 2342 | Apparel and other Finished Products | M |  |  |  |
| 2353 | Apparel and other Finished Products | M |  |  |  |
| 2361 | Apparel and other Finished Products | M |  |  |  |
| 2369 | Apparel and other Finished Products | M |  |  |  |
| 2371 | Apparel and other Finished Products | M |  |  |  |
| 2381 | Apparel and other Finished Products | M |  |  |  |
| 2384 | Apparel and other Finished Products | M |  |  |  |
| 2385 | Apparel and other Finished Products | M |  |  |  |
| 2386 | Apparel and other Finished Products | M |  |  |  |
| 2387 | Apparel and other Finished Products | M |  |  |  |
| 2389 | Apparel and other Finished Products | M |  |  |  |
| 2391 | Apparel and other Finished Products | M |  |  |  |
| 2392 | Apparel and other Finished Products | M |  |  |  |
| 2393 | Apparel and other Finished Products | M |  |  |  |
| 2394 | Apparel and other Finished Products | M |  |  |  |
| 2395 | Apparel and other Finished Products | M |  |  |  |
| 2396 | Apparel and other Finished Products | M |  |  |  |
| 2397 | Apparel and other Finished Products | M |  |  |  |
| 2399 | Apparel and other Finished Products | M |  |  |  |
| 2399 | Apparel and other Finished Products | M |  |  |  |
| 2441 | Wood Containers                     | H |  |  |  |
| 2448 | Wood Containers                     | H |  |  |  |
| 2449 | Wood Containers                     | H |  |  |  |
| 2451 | Wood Buildings and Mobile Homes     | H |  |  |  |
| 2452 | Wood Buildings and Mobile Homes     | H |  |  |  |
| 2511 | Furniture and Fixtures              | M |  |  |  |
| 2512 | Furniture and Fixtures              | M |  |  |  |
| 2514 | Furniture and Fixtures              | M |  |  |  |
| 2515 | Furniture and Fixtures              | M |  |  |  |

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|      |                                       |   |  |  |  |
|------|---------------------------------------|---|--|--|--|
| 2517 | Furniture and Fixtures                | M |  |  |  |
| 2519 | Furniture and Fixtures                | M |  |  |  |
| 2521 | Furniture and Fixtures                | M |  |  |  |
| 2522 | Furniture and Fixtures                | M |  |  |  |
| 2531 | Furniture and Fixtures                | M |  |  |  |
| 2541 | Furniture and Fixtures                | M |  |  |  |
| 2542 | Furniture and Fixtures                | M |  |  |  |
| 2591 | Furniture and Fixtures                | M |  |  |  |
| 2599 | Furniture and Fixtures                | M |  |  |  |
| 2657 | Folding Paper boxes                   | M |  |  |  |
| 2677 | Envelopes                             | M |  |  |  |
| 2678 | Stationary, Tablets and Related       | M |  |  |  |
| 2711 | Newspapers: Publishing/Printing       | H |  |  |  |
| 2721 | Periodicals: Publishing/Printing      | H |  |  |  |
| 2731 | Books: Publishing/Printing            | H |  |  |  |
| 2732 | Books: Printing                       | H |  |  |  |
| 2741 | Miscellaneous Publishing              | H |  |  |  |
| 2752 | Commercial Printing, Lithographic     | H |  |  |  |
| 2754 | Commercial Printing, Gravure          | H |  |  |  |
| 2759 | Commercial Printing, NOC              | H |  |  |  |
| 2761 | Manifold Business Forms               | H |  |  |  |
| 2770 | Greeting Cards                        | H |  |  |  |
| 2771 | Greeting Cards                        | H |  |  |  |
| 2782 | Blankbooks, Loose-leaf Binder         | M |  |  |  |
| 2789 | Blankbooks, Loose-leaf Binder         | M |  |  |  |
| 2791 | Service Industries for Printing Trade | M |  |  |  |
| 2796 | Service Industries for Printing Trade | M |  |  |  |
| 2841 | Soaps, Detergents, and Cleaning Pr    | M |  |  |  |
| 2842 | Soaps, Detergents, and Cleaning Pr    | M |  |  |  |
| 2843 | Soaps, Detergents, and Cleaning Pr    | M |  |  |  |
| 2844 | Soaps, Detergents, and Cleaning Pr    | M |  |  |  |
| 2851 | Paints, Varnishes, Lacquers, Enamel   | M |  |  |  |
| 2875 | Fertilizers, Mixing Only              | M |  |  |  |
| 3084 | Plastics Pipe                         | H |  |  |  |
| 3085 | Plastic Bottles                       | H |  |  |  |

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|      |                                   |   |  |  |
|------|-----------------------------------|---|--|--|
| 3086 | Plastics Foam Products            | H |  |  |
| 3087 | Custom Compounding of Purchased   | H |  |  |
| 3088 | Plastics Plumbing Fixtures        | H |  |  |
| 3089 | Plastics Products NOC             | H |  |  |
| 3111 | Leather and Leather Products      | M |  |  |
| 3131 | Leather and Leather Products      | M |  |  |
| 3142 | Leather and Leather Products      | M |  |  |
| 3143 | Leather and Leather Products      | M |  |  |
| 3144 | Leather and Leather Products      | M |  |  |
| 3149 | Leather and Leather Products      | M |  |  |
| 3151 | Leather and Leather Products      | M |  |  |
| 3161 | Leather and Leather Products      | M |  |  |
| 3171 | Leather and Leather Products      | M |  |  |
| 3172 | Leather and Leather Products      | M |  |  |
| 3199 | Leather and Leather Products      | M |  |  |
| 3231 | Glass Products, Made of Purchased | H |  |  |
| 3261 | Glass Products, Made of Purchased | H |  |  |
| 3262 | Pottery and Related Products      | H |  |  |
| 3263 | Pottery and Related Products      | H |  |  |
| 3264 | Pottery and Related Products      | H |  |  |
| 3269 | Pottery and Related Products      | H |  |  |
| 3281 | Cut Stone and Stone Products      | H |  |  |
| 3411 | Fabricated Metal Products         | H |  |  |
| 3412 | Fabricated Metal Products         | H |  |  |
| 3421 | Fabricated Metal Products         | H |  |  |
| 3423 | Fabricated Metal Products         | H |  |  |
| 3425 | Fabricated Metal Products         | H |  |  |
| 3429 | Fabricated Metal Products         | H |  |  |
| 3431 | Fabricated Metal Products         | H |  |  |
| 3432 | Fabricated Metal Products         | H |  |  |
| 3433 | Fabricated Metal Products         | H |  |  |
| 3441 | Fabricated Metal Products         | H |  |  |
| 3442 | Fabricated Metal Products         | H |  |  |
| 3443 | Fabricated Metal Products         | H |  |  |
| 3444 | Fabricated Metal Products         | H |  |  |

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|      |                                       |   |  |  |  |
|------|---------------------------------------|---|--|--|--|
| 3446 | Fabricated Metal Products             | H |  |  |  |
| 3448 | Fabricated Metal Products             | H |  |  |  |
| 3449 | Fabricated Metal Products             | H |  |  |  |
| 3451 | Fabricated Metal Products             | H |  |  |  |
| 3452 | Fabricated Metal Products             | H |  |  |  |
| 3471 | Fabricated Metal Products             | H |  |  |  |
| 3479 | Fabricated Metal Products             | H |  |  |  |
| 3491 | Fabricated Metal Products             | H |  |  |  |
| 3492 | Fabricated Metal Products             | H |  |  |  |
| 3493 | Fabricated Metal Products             | H |  |  |  |
| 3494 | Fabricated Metal Products             | H |  |  |  |
| 3495 | Fabricated Metal Products             | H |  |  |  |
| 3496 | Fabricated Metal Products             | H |  |  |  |
| 3497 | Fabricated Metal Products             | H |  |  |  |
| 3498 | Fabricated Metal Products             | H |  |  |  |
| 3499 | Fabricated Metal Products             | H |  |  |  |
| 3612 | Electronic and other Electrical Equip | M |  |  |  |
| 3613 | Electronic and other Electrical Equip | M |  |  |  |
| 3621 | Electronic and other Electrical Equip | M |  |  |  |
| 3624 | Electronic and other Electrical Equip | M |  |  |  |
| 3625 | Electronic and other Electrical Equip | M |  |  |  |
| 3629 | Electronic and other Electrical Equip | M |  |  |  |
| 3631 | Electronic and other Electrical Equip | M |  |  |  |
| 3632 | Electronic and other Electrical Equip | M |  |  |  |
| 3633 | Electronic and other Electrical Equip | M |  |  |  |
| 3634 | Electronic and other Electrical Equip | M |  |  |  |
| 3635 | Electronic and other Electrical Equip | M |  |  |  |
| 3639 | Electronic and other Electrical Equip | M |  |  |  |
| 3641 | Electronic and other Electrical Equip | M |  |  |  |
| 3643 | Electronic and other Electrical Equip | M |  |  |  |
| 3644 | Electronic and other Electrical Equip | M |  |  |  |
| 3645 | Electronic and other Electrical Equip | M |  |  |  |
| 3646 | Electronic and other Electrical Equip | M |  |  |  |
| 3647 | Electronic and other Electrical Equip | M |  |  |  |
| 3648 | Electronic and other Electrical Equip | M |  |  |  |

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|      |                                       |   |  |  |  |
|------|---------------------------------------|---|--|--|--|
| 3651 | Electronic and other Electrical Equip | M |  |  |  |
| 3652 | Electronic and other Electrical Equip | M |  |  |  |
| 3661 | Electronic and other Electrical Equip | M |  |  |  |
| 3663 | Electronic and other Electrical Equip | M |  |  |  |
| 3669 | Electronic and other Electrical Equip | M |  |  |  |
| 3671 | Electronic and other Electrical Equip | M |  |  |  |
| 3672 | Electronic and other Electrical Equip | M |  |  |  |
| 3674 | Electronic and other Electrical Equip | M |  |  |  |
| 3675 | Electronic and other Electrical Equip | M |  |  |  |
| 3676 | Electronic and other Electrical Equip | M |  |  |  |
| 3677 | Electronic and other Electrical Equip | M |  |  |  |
| 3678 | Electronic and other Electrical Equip | M |  |  |  |
| 3679 | Electronic and other Electrical Equip | M |  |  |  |
| 3691 | Electronic and other Electrical Equip | M |  |  |  |
| 3692 | Electronic and other Electrical Equip | M |  |  |  |
| 3694 | Electronic and other Electrical Equip | M |  |  |  |
| 3695 | Electronic and other Electrical Equip | M |  |  |  |
| 3699 | Electronic and other Electrical Equip | M |  |  |  |
| 3812 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3821 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3822 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3823 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3824 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3825 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3826 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3827 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3829 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3841 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3842 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3843 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3844 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3845 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3851 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3861 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3873 | Measuring, Analyzing and Control In   | M |  |  |  |

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|      |                                      |   |  |  |  |
|------|--------------------------------------|---|--|--|--|
| 3911 | Miscellaneous Manufacturing          | M |  |  |  |
| 3914 | Silverware, Plated Ware and Stainles | H |  |  |  |
| 3915 | Miscellaneous Manufacturing          | M |  |  |  |
| 3931 | Miscellaneous Manufacturing          | M |  |  |  |
| 3942 | Miscellaneous Manufacturing          | M |  |  |  |
| 3944 | Miscellaneous Manufacturing          | M |  |  |  |
| 3949 | Miscellaneous Manufacturing          | M |  |  |  |
| 3951 | Miscellaneous Manufacturing          | M |  |  |  |
| 3952 | Miscellaneous Manufacturing          | M |  |  |  |
| 3953 | Miscellaneous Manufacturing          | M |  |  |  |
| 3955 | Miscellaneous Manufacturing          | M |  |  |  |
| 3981 | Miscellaneous Manufacturing          | M |  |  |  |
| 3965 | Miscellaneous Manufacturing          | M |  |  |  |
| 3991 | Miscellaneous Manufacturing          | M |  |  |  |
| 3993 | Miscellaneous Manufacturing          | M |  |  |  |
| 3995 | Miscellaneous Manufacturing          | M |  |  |  |
| 3995 | Miscellaneous Manufacturing          | M |  |  |  |
| 3996 | Linoleum, Asphalted Felt Based Floo  | H |  |  |  |
| 3999 | Miscellaneous Manufacturing          | M |  |  |  |
| 4111 | Local and Suburban Transit           | L |  |  |  |
| 4119 | Local Passenger Transportation NO    | L |  |  |  |
| 4121 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4131 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4141 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4142 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4151 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4173 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4212 | Motor Freight Transportation and Wa  | L |  |  |  |
| 4213 | Motor Freight Transportation and Wa  | L |  |  |  |
| 4213 | Motor Freight Transportation and Wa  | L |  |  |  |
| 4214 | Motor Freight Transportation and Wa  | L |  |  |  |
| 4215 | Courier Services Except Air          | L |  |  |  |
| 4221 | Farm Product Warehousing and Stor    | M |  |  |  |
| 4222 | Refrigerated Warehousing and Stora   | M |  |  |  |
| 4225 | General Warehousing and Storage      | L |  |  |  |

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|      |                                       |   |  |  |
|------|---------------------------------------|---|--|--|
| 4226 | Special Warehousing and Storage       | M |  |  |
| 4231 | Terminal & Joint Maintenance Facility | L |  |  |
| 4311 | United States Postal Service          | L |  |  |
| 4512 | Transportation by Air                 | L |  |  |
| 4513 | Transportation by Air                 | L |  |  |
| 4522 | Transportation by Air                 | L |  |  |
| 4581 | Transportation by Air                 | L |  |  |
| 4724 | Transportation Services               | L |  |  |
| 4725 | Transportation Services               | L |  |  |
| 4729 | Transportation Services               | L |  |  |
| 4731 | Arrangement of Transportation of Fr   | L |  |  |
| 4741 | Rental of Railroad Cars               | L |  |  |
| 4783 | Packing and Crating                   | L |  |  |
| 4785 | Fixed Facilities and Inspection and   | L |  |  |
| 4789 | Transportation Services NOC           | L |  |  |
| 4812 | Communications                        | M |  |  |
| 4813 | Communications                        | M |  |  |
| 4822 | Communications                        | M |  |  |
| 4832 | Communications                        | M |  |  |
| 4833 | Communications                        | M |  |  |
| 4841 | Communications                        | M |  |  |
| 4899 | Communications                        | M |  |  |
| 4941 | Water Supply                          | M |  |  |
| 4952 | Sanitary Services                     | M |  |  |
| 4953 | Sanitary Services                     | M |  |  |
| 4959 | Sanitary Services                     | M |  |  |
| 4961 | Steam and Air conditioning Supply     | M |  |  |
| 4971 | Irrigation Systems                    | M |  |  |
| 5012 | Wholesale Trade -Durable Goods        | L |  |  |
| 5013 | Wholesale Trade -Durable Goods        | L |  |  |
| 5014 | Wholesale Trade -Durable Goods        | L |  |  |
| 5021 | Wholesale Trade -Durable Goods        | L |  |  |
| 5023 | Wholesale Trade -Durable Goods        | L |  |  |
| 5031 | Lumber, Plywood, Millwork and Woo     | L |  |  |
| 5032 | Lumber and Other Construction Mat     | L |  |  |

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|------|-------------------------------------|---|--|--|
| 5033 | Lumber and Other Construction Mat   | L |  |  |
| 5039 | Lumber and Other Construction Mat   | L |  |  |
| 5043 | Professional & Commercial Equipme   | L |  |  |
| 5044 | Professional & Commercial Equipme   | L |  |  |
| 5045 | Professional & Commercial Equipme   | L |  |  |
| 5046 | Professional & Commercial Equipme   | L |  |  |
| 5047 | Professional & Commercial Equipme   | L |  |  |
| 5048 | Professional & Commercial Equipme   | L |  |  |
| 5049 | Professional & Commercial Equipme   | L |  |  |
| 5051 | Metals and Minerals except Petroleu | L |  |  |
| 5052 | Metals and Minerals except Petroleu | L |  |  |
| 5063 | Electrical Goods                    | L |  |  |
| 5064 | Electrical Goods                    | L |  |  |
| 5065 | Electrical Goods                    | L |  |  |
| 5072 | Hardware, & Plumbing & Heating Eq   | L |  |  |
| 5074 | Hardware, & Plumbing & Heating Eq   | L |  |  |
| 5075 | Hardware, & Plumbing & Heating Eq   | L |  |  |
| 5078 | Hardware, & Plumbing & Heating Eq   | L |  |  |
| 5082 | Machinery, Equipment & Supplies     | L |  |  |
| 5083 | Machinery, Equipment & Supplies     | L |  |  |
| 5084 | Machinery, Equipment & Supplies     | L |  |  |
| 5085 | Machinery, Equipment & Supplies     | L |  |  |
| 5087 | Machinery, Equipment & Supplies     | L |  |  |
| 5088 | Machinery, Equipment & Supplies     | L |  |  |
| 5091 | Miscellaneous Durable Goods         | L |  |  |
| 5092 | Miscellaneous Durable Goods         | L |  |  |
| 5094 | Miscellaneous Durable Goods         | L |  |  |
| 5099 | Miscellaneous Durable Goods         | L |  |  |
| 5111 | Wholesale Trade - NonDurable        | L |  |  |
| 5112 | Wholesale Trade - NonDurable        | L |  |  |
| 5113 | Wholesale Trade - NonDurable        | L |  |  |
| 5122 | Drugs, Dnup Proprietaries and Drugg | L |  |  |
| 5131 | Apparel, Piece Goods & Notions      | L |  |  |
| 5136 | Apparel, Piece Goods & Notions      | L |  |  |
| 5137 | Fur Clothing Only                   | L |  |  |

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|------|---------------------------------------|---|--|--|
| 5139 | Apparel, Piece Goods & Notions        | L |  |  |
| 5141 | Groceries and Related Products        | M |  |  |
| 5142 | Groceries and Related Products        | M |  |  |
| 5143 | Groceries and Related Products        | M |  |  |
| 5144 | Groceries and Related Products        | M |  |  |
| 5145 | Groceries and Related Products        | M |  |  |
| 5146 | Groceries and Related Products        | M |  |  |
| 5147 | Groceries and Related Products        | M |  |  |
| 5148 | Groceries and Related Products        | M |  |  |
| 5149 | Groceries and Related Products        | M |  |  |
| 5153 | Farm Product Raw Material             | L |  |  |
| 5154 | Farm Product Raw Material             | L |  |  |
| 5159 | Farm Product Raw Material             | L |  |  |
| 5169 | Chemicals and Allied Products, NOC    | L |  |  |
| 5171 | Petroleum and Petroleum Products      | L |  |  |
| 5172 | Petroleum and Petroleum Products      | L |  |  |
| 5181 | Beer, Wine and Distilled Alcoholic Be | L |  |  |
| 5182 | Beer, Wine and Distilled Alcoholic Be | L |  |  |
| 5191 | Miscellaneous Nondurable Goods        | L |  |  |
| 5192 | Miscellaneous Nondurable Goods        | L |  |  |
| 5193 | Flowers, Nursery Stock and Supplies   | M |  |  |
| 5194 | Tobacco and Tobacco Products          | L |  |  |
| 5198 | Miscellaneous Nondurable Goods        | L |  |  |
| 5199 | Ice, Manufactured or Natural          | L |  |  |
| 5211 | Lumber & Other Building Materials D   | L |  |  |
| 5231 | Paint, Glass & Wallpaper Stores       | L |  |  |
| 5251 | Hardware Stores                       | L |  |  |
| 5261 | Nursery Stock, Seeds and Bulbs        | M |  |  |
| 5271 | Mobile Home Dealers                   | L |  |  |
| 5311 | General Merchandise Stores            | L |  |  |
| 5331 | General Merchandise Stores            | L |  |  |
| 5399 | General Merchandise Stores            | L |  |  |
| 5411 | Food Stores                           | L |  |  |
| 5421 | Food Stores                           | L |  |  |
| 5431 | Food Stores                           | L |  |  |

|      |                                    |   |  |  |  |
|------|------------------------------------|---|--|--|--|
| 5441 | Food Stores                        | L |  |  |  |
| 5451 | Food Stores                        | L |  |  |  |
| 5461 | Food Stores                        | L |  |  |  |
| 5499 | Food Stores                        | L |  |  |  |
| 5511 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5521 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5531 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5541 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5551 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5561 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5571 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5599 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5611 | Apparel and Accessory Stores       | L |  |  |  |
| 5621 | Apparel and Accessory Stores       | L |  |  |  |
| 5632 | Apparel and Accessory Stores - Fur | L |  |  |  |
| 5641 | Apparel and Accessory Stores       | L |  |  |  |
| 5651 | Apparel and Accessory Stores       | L |  |  |  |
| 5661 | Apparel and Accessory Stores       | L |  |  |  |
| 5699 | Apparel and Accessory Stores       | L |  |  |  |
| 5712 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5713 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5714 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5719 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5722 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5731 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5734 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5735 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5736 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5812 | Eating and Drinking Places         | L |  |  |  |
| 5813 | Eating and Drinking Places         | L |  |  |  |
| 5912 | Miscellaneous Retail               | L |  |  |  |
| 5921 | Liquor Stores                      | L |  |  |  |
| 5932 | Used Merchandise Stores            | L |  |  |  |
| 5941 | Miscellaneous Shopping Goods Stor  | L |  |  |  |
| 5942 | Miscellaneous Shopping Goods Stor  | L |  |  |  |

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|------|---------------------------------------|---|--|--|--|
| 5943 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5944 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5945 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5946 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5947 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5948 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5949 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5961 | Catalog and Mail Order Houses         | L |  |  |  |
| 5962 | Automatic Merchandising Machine O     | L |  |  |  |
| 5963 | Direct Selling Establishments         | L |  |  |  |
| 5983 | Fuel Dealers                          | L |  |  |  |
| 5984 | Fuel Dealers                          | L |  |  |  |
| 5989 | Fuel Dealers                          | L |  |  |  |
| 5992 | Florists                              | L |  |  |  |
| 5993 | Retail Stores, Not Elsewhere Classifi | L |  |  |  |
| 5994 | Retail Stores, Not Elsewhere Classifi | L |  |  |  |
| 5995 | Retail Stores, Not Elsewhere Classifi | L |  |  |  |
| 5999 | Retail Stores, Not Elsewhere Classifi | L |  |  |  |
| 6019 | Depository Institutions               | L |  |  |  |
| 6021 | Depository Institutions               | L |  |  |  |
| 6022 | Depository Institutions               | L |  |  |  |
| 6029 | Depository Institutions               | L |  |  |  |
| 6035 | Depository Institutions               | L |  |  |  |
| 6036 | Depository Institutions               | L |  |  |  |
| 6061 | Depository Institutions               | L |  |  |  |
| 6062 | Depository Institutions               | L |  |  |  |
| 6091 | Depository Institutions               | L |  |  |  |
| 6099 | Functions Related to Depository Ban   | L |  |  |  |
| 6111 | Non-Depository Credit Institutions    | L |  |  |  |
| 6141 | Non-Depository Credit Institutions    | L |  |  |  |
| 6153 | Non-Depository Credit Institutions    | L |  |  |  |
| 6159 | Non-Depository Credit Institutions    | L |  |  |  |
| 6162 | Non-Depository Credit Institutions    | L |  |  |  |
| 6163 | Non-Depository Credit Institutions    | L |  |  |  |
| 6311 | Insurance Carriers                    | L |  |  |  |

|      |                                      |   |  |  |
|------|--------------------------------------|---|--|--|
| 6321 | Insurance Carriers                   | L |  |  |
| 6324 | Insurance Carriers                   | L |  |  |
| 6331 | Insurance Carriers                   | L |  |  |
| 6351 | Insurance Carriers                   | L |  |  |
| 6361 | Insurance Carriers                   | L |  |  |
| 6371 | Insurance Carriers                   | L |  |  |
| 6399 | Insurance Carriers                   | L |  |  |
| 6411 | Insurance Agents, Brokers, and Serv  | L |  |  |
| 6512 | Real Estate                          | L |  |  |
| 6513 | Real Estate                          | L |  |  |
| 6514 | Operators Of Dwellings (Four Or Fe   | L |  |  |
| 6515 | Operators Of Residential Mobile Ho   | L |  |  |
| 6517 | Lessors Of Railroad Property         | L |  |  |
| 6519 | Real Estate - Lessors of Real Proper | L |  |  |
| 6531 | Real Estate - Lessors of Real Proper | L |  |  |
| 6541 | Real Estate - Lessors of Real Proper | L |  |  |
| 6552 | Real Estate - Lessors of Real Proper | L |  |  |
| 6553 | Real Estate - Lessors of Real Proper | L |  |  |
| 6712 | Holding and Other Investment Office  | L |  |  |
| 6719 | Holding and Other Investment Office  | L |  |  |
| 6722 | Holding and Other Investment Office  | L |  |  |
| 6726 | Holding and Other Investment Office  | L |  |  |
| 6732 | Holding and Other Investment Office  | L |  |  |
| 6733 | Holding and Other Investment Office  | L |  |  |
| 6792 | Holding and Other Investment Office  | L |  |  |
| 6794 | Holding and Other Investment Office  | L |  |  |
| 6798 | Holding and Other Investment Office  | L |  |  |
| 6799 | Holding and Other Investment Office  | L |  |  |
| 7011 | Hotels, Motels, Rooming Houses, Ca   | L |  |  |
| 7021 | Hotels, Motels, Rooming Houses, Ca   | L |  |  |
| 7032 | Hotels, Motels, Rooming Houses, Ca   | L |  |  |
| 7041 | Hotels, Motels, Rooming Houses, Ca   | L |  |  |
| 7211 | Personal Services                    | L |  |  |
| 7212 | Personal Services                    | L |  |  |
| 7213 | Personal Services                    | L |  |  |

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|------|--------------------------------------|---|--|
| 7215 | Dry Cleaning & Laundry, Self Serv    | L |  |
| 7216 | Dry Cleaning & Laundry, Self Serv    | L |  |
| 7217 | Personal Services                    | L |  |
| 7218 | Industrial Launderers                | L |  |
| 7219 | Fur Garments: Cleaning, Repairing,   | L |  |
| 7221 | Personal Services                    | L |  |
| 7231 | Personal Services                    | L |  |
| 7241 | Personal Services                    | L |  |
| 7251 | Personal Services                    | L |  |
| 7291 | Tax Return Preparation               | L |  |
| 7299 | Miscellaneous Personal Services, N.  | L |  |
| 7311 | Business Services                    | L |  |
| 7312 | Outdoor Advertising Services         | L |  |
| 7313 | Radio, Television, And Publishers' A | L |  |
| 7319 | Advertising, N.O.C.                  | L |  |
| 7322 | Adjustment And Collection Services   | L |  |
| 7331 | Direct Mail Advertising Services     | L |  |
| 7334 | Business Services                    | L |  |
| 7335 | Commercial Photography               | L |  |
| 7336 | Commercial Art And Graphic Design    | L |  |
| 7338 | Business Services                    | L |  |
| 7342 | Business Services                    | L |  |
| 7349 | Business Services                    | L |  |
| 7352 | Medical Equipment Rental And Leasi   | L |  |
| 7353 | Heavy Construction Equipment Rent    | L |  |
| 7359 | Equipment Rental And Leasing, N.O.   | L |  |
| 7361 | Business Services                    | L |  |
| 7363 | Business Services                    | L |  |
| 7381 | Detective, Guard, And Armored Car    | L |  |
| 7382 | Security Systems Services            | L |  |
| 7384 | Photo Finishing Laboratories         | M |  |
| 7389 | Business Services, N.O.C.            | L |  |
| 7513 | Automotive Repair, Services and Par  | L |  |
| 7514 | Automotive Repair, Services and Par  | L |  |
| 7515 | Automotive Repair, Services and Par  | L |  |

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|------|---------------------------------------|---|--|--|
| 7519 | Automotive Repair, Services and Par   | L |  |  |
| 7521 | Automotive Repair, Services and Par   | L |  |  |
| 7532 | Automotive Repair, Services and Par   | L |  |  |
| 7533 | Automotive Repair, Services and Par   | L |  |  |
| 7534 | Tire Retreading and Repair Shops      | L |  |  |
| 7536 | Automotive Repair, Services and Par   | L |  |  |
| 7537 | Automotive Repair, Services and Par   | L |  |  |
| 7538 | Automotive Repair, Services and Par   | L |  |  |
| 7539 | Automotive Repair, Services and Par   | L |  |  |
| 7622 | Miscellaneous Repair Services         | L |  |  |
| 7623 | Miscellaneous Repair Services         | L |  |  |
| 7629 | Miscellaneous Repair Services         | L |  |  |
| 7631 | Miscellaneous Repair Services         | L |  |  |
| 7641 | Miscellaneous Repair Services         | L |  |  |
| 7692 | Miscellaneous Repair Services         | L |  |  |
| 7694 | Miscellaneous Repair Services         | L |  |  |
| 7699 | Repair Shops and Related Services,    | L |  |  |
| 7812 | Motion Picture And Video Tape Prod    | L |  |  |
| 7819 | Services Allied To Motion Picture Pro | L |  |  |
| 7822 | Motion Pictures                       | L |  |  |
| 7829 | Motion Pictures                       | L |  |  |
| 7832 | Motion Pictures                       | L |  |  |
| 7833 | Motion Pictures                       | L |  |  |
| 7841 | Motion Pictures                       | L |  |  |
| 7911 | Amusement And Recreation Service      | L |  |  |
| 7922 | Amusement And Recreation Service      | L |  |  |
| 7929 | Amusement And Recreation Service      | L |  |  |
| 7933 | Amusement And Recreation Service      | L |  |  |
| 7941 | Professional Sports Clubs And Prom    | L |  |  |
| 7992 | Amusement And Recreation Service      | L |  |  |
| 7996 | Amusement And Recreation Service      | L |  |  |
| 7997 | Amusement And Recreation Service      | L |  |  |
| 8000 | Health Services                       | L |  |  |
| 8011 | Radiologists, Offices Of              | L |  |  |
| 8021 | Health Services                       | L |  |  |

|      |                                       |   |  |  |
|------|---------------------------------------|---|--|--|
| 8031 | Health Services                       | L |  |  |
| 8041 | Health Services                       | L |  |  |
| 8042 | Health Services                       | L |  |  |
| 8043 | Health Services                       | L |  |  |
| 8049 | Health Services                       | L |  |  |
| 8051 | Health Services                       | L |  |  |
| 8052 | Health Services                       | L |  |  |
| 8059 | Health Services                       | L |  |  |
| 8062 | General Medical And Surgical Hospit   | L |  |  |
| 8063 | Health Services                       | L |  |  |
| 8072 | Dental Laboratories                   | L |  |  |
| 8082 | Health Services                       | L |  |  |
| 8092 | Kidney Dialysis Centers               | L |  |  |
| 8093 | Health Services                       | L |  |  |
| 8111 | Legal Services                        | L |  |  |
| 8211 | Educational Services                  | L |  |  |
| 8221 | Educational Services                  | L |  |  |
| 8222 | Educational Services                  | L |  |  |
| 8231 | Educational Services                  | L |  |  |
| 8243 | Educational Services                  | L |  |  |
| 8244 | Educational Services                  | L |  |  |
| 8249 | Aviation Schools, Excluding Flying In | L |  |  |
| 8299 | Schools and Educational Services, N   | L |  |  |
| 8322 | Social Services                       | L |  |  |
| 8331 | Social Services                       | L |  |  |
| 8351 | Social Services                       | L |  |  |
| 8361 | Social Services                       | L |  |  |
| 8399 | Social Services                       | L |  |  |
| 8400 | Museums, Art Galleries, And Botanic   | L |  |  |
| 8412 | Planetaria                            | L |  |  |
| 8422 | Arborea And Botanical Or Zoological   | L |  |  |
| 8511 | Membership Organizations              | L |  |  |
| 8621 | Membership Organizations              | L |  |  |
| 8631 | Membership Organizations              | L |  |  |
| 8641 | Membership Organizations              | L |  |  |

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|------|-------------------------------------|---|--|--|
| 8651 | Membership Organizations            | L |  |  |
| 8661 | Membership Organizations            | L |  |  |
| 8699 | Membership Organizations            | L |  |  |
| 8700 | Engineering, Accounting, Research,  | L |  |  |
| 8711 | Engineering Services                | L |  |  |
| 8712 | Architectural Services              | L |  |  |
| 8713 | Surveying Services                  | L |  |  |
| 8721 | Engineering, Accounting, Research,  | L |  |  |
| 8731 | Commercial, Physical and Biological | L |  |  |
| 8732 | Engineering, Accounting, Research,  | L |  |  |
| 8733 | Noncommercial Research Organizati   | L |  |  |
| 8741 | Engineering, Accounting, Research,  | L |  |  |
| 8742 | Engineering, Accounting, Research,  | L |  |  |
| 8743 | Engineering, Accounting, Research,  | L |  |  |
| 8744 | Facilities Support Management Servi | L |  |  |
| 8748 | Engineering, Accounting, Research,  | L |  |  |
| 9111 | Executive, Legislative, And General | L |  |  |
| 9121 | Executive, Legislative, And General | L |  |  |
| 9131 | Executive, Legislative, And General | L |  |  |
| 9199 | Executive, Legislative, And General | L |  |  |
| 9211 | Justice, Public Order and Safety    | L |  |  |
| 9221 | Justice, Public Order and Safety    | L |  |  |
| 9222 | Justice, Public Order and Safety    | L |  |  |
| 9223 | Justice, Public Order and Safety    | L |  |  |
| 9224 | Justice, Public Order and Safety    | L |  |  |
| 9229 | Justice, Public Order and Safety    | L |  |  |
| 9311 | Public Finance, Taxation, And Monet | L |  |  |
| 9411 | Administration of Human Resource P  | L |  |  |
| 9431 | Administration of Human Resource P  | L |  |  |
| 9441 | Administration of Human Resource P  | L |  |  |
| 9451 | Administration of Human Resource P  | L |  |  |
| 9511 | Administration of Environmental Hou | L |  |  |
| 9512 | Administration of Environmental Hou | L |  |  |
| 9531 | Administration of Environmental Hou | L |  |  |
| 9532 | Administration of Environmental Hou | L |  |  |

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|      |                                    |   |  |  |  |
|------|------------------------------------|---|--|--|--|
| 9611 | Administration of Economic Program | L |  |  |  |
| 9621 | Administration of Economic Program | L |  |  |  |
| 9631 | Administration of Economic Program | L |  |  |  |
| 9641 | Administration of Economic Program | L |  |  |  |
| 9651 | Administration of Economic Program | L |  |  |  |
| 9661 | Administration of Economic Program | L |  |  |  |

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**AMERICAN INTERNATIONAL COMPANIES®**  
**INTEGRATED PROPERTY INSURANCE SOLUTIONS**  
**RULE PAGE**

**A. 89945 (10/06) Hospitality/Leisure Program Enhancement Endorsement:**

- 12.5% of the premium developed using ISO, (or company filed and approved), Group 1 and 2 Loss Cost rating procedures for Buildings, and Business Personal Property, and if specifically covered, Business Income and Extra Expense coverage.
- This coverage charge is subject to a minimum premium of \$1,250, except when there are locations in earthquake zones 1 and 2, the minimum premium shall be \$1,350.

**B. 89946 (10/06) TEE TO GREEN COVERAGE:**

This optional endorsement broadens coverage for risks with hospitality/leisure exposures such as resorts, hotels or golf/country clubs. It would attach to our independently filed Integrated Property Insurance Solutions - Property One Coverage Form.

- Coverage is based on losses or damages that occur in any one policy year;
- The Deductible for Covered Property applies subject to a \$1,000 minimum deductible per occurrence for each coverage extension unless a lower deductible is shown.
- Premiums are subject to IRPM modification.

**1. Tee to Green Rating:**

a. The following are flat premium charges based on the maximum limit per course. Premium is based on a \$250 premium charge for every \$50,000 increase in limits:

Option 1 - \$100,000 limit per course - \$400 premium per club

Option 2 - \$150,000 limit per course - \$650 premium per club

Option 3 - \$200,000 limit per course - \$900 premium per club

Option 4 - \$250,000 limit per course - \$1,150 premium per club

Option 5 - \$300,000 limit per course - \$1,400 premium per club

Option 6 - \$350,000 limit per course - \$1,650 premium per club

Option 7 - \$400,000 limit per course - \$1,900 premium per club

Higher limits are available based referral to Company.

**2. Sprinklers and Underground Wiring and Additional Coverage Golf Course Property Rating:**

- a. The rates for the sprinklers and underground wiring and additional coverages for golf course property are based on the ISO Basic Group 1 - Class rates – Special Classes - loss cost times the NHIC LCMs.
- b. Rate applies per \$100 of values for each coverage.

**Sprinklers and Underground Wiring:**

- \$25,000 maximum limit - .85 rate per \$100 - \$200 mp

**Additional Coverage Golf Course Property:**

- \$25,000 maximum limit - .85 rate per \$100 - \$200 mp

Higher limits are a referral to company.

**INTEGRATED PROPERTY  
INSURANCE SOLUTIONS**

**RULE PAGE**

**OPTIONAL COVERAGES**

**A. PEAK SEASON LIMIT OF INSURANCE**

Use ISO rating rules for Peak Season  
Use endorsement # 94347 (4/07)

**B. FINE ARTS AMENDATORY ENDORSEMENT**

Use ISO contents loss costs for increased limits.  
Use endorsement # 94453 (5/07)

**C. VACANCY PERMIT**

Use ISO rating rules for Vacancy  
Use endorsement # 94454 (5/07)

**Commercial Lines Manual  
Integrated Property Insurance Solutions (IPIS)  
Exception Page**

**UPGRADE TO GREEN – PROGRAMS ENDORSEMENT  
RATING RULE**

Rating rule for use of forms numbers: 97037 - UPGRADE TO GREEN – PROGRAMS ENDORSEMENT

All policies will be rated as per our Integrated Property Insurance Solutions rating plan where approved, for all property coverages.

The premium determined, as per our filed and approved rating plan, shall in all instances be increased by three percent (3%) when either of the following endorsements is attached to the policy:

97037 - UPGRADE TO GREEN – PROGRAMS ENDORSEMENT

The three percent (3%) premium charge for use of the forms is further subject to a minimum per location premium charge of \$100.

For policies with 10 or more locations, the premium charge will be the greater of \$1,000 or 3% of the policy property premium.

**Integrated Property Insurance Solutions (IPIS)**  
**Exception Page**  
**UtilitySure Program**

The program will use our currently filed and approved IPIS rates, rules and forms, including the following rule:

**Forms**

**1. 97077 - Utility Extension Endorsement**

This optional endorsement broadens property coverage to address the specific needs of utility companies such as natural gas, oil, electric, cable, sewer and water.

**Additional Premium**

There is no additional premium charge for this endorsement

**INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES**

The following supplements the Integrated Property Solutions (IPIS) rules:

**Broadcasters Productions Coverage Endorsement – 111480**

This optional endorsement will be offered to all insureds that may have off premises production exposures.

The endorsement provides coverage for:

- Negative file, videotape, digital camera memory cards and related property subject to \$250,000 sublimit;
- Props, sets and wardrobe(s) subject to \$50,000 sublimit;
- Miscellaneous equipment subject to \$50,000 sublimit.

All while used in connection with the filming of productions that have production periods of 90 days or less;

Coverage is also provided for expenses incurred:

- That would not otherwise have been incurred for completion of a production had no loss or damage to covered property occurred; and
- Expenses incurred that no longer have value if loss or damage to covered property necessarily prevent completion of a production.

Coverage is further provided for sums that an insured is legally obligated to pay, due to covered loss or damage to property of others in their care, custody and control subject to \$500,000 sublimit.

Coverages are subject to the sublimits included on the Schedule that forms a part of the endorsement and as noted above.

There is a flat charge of \$2,000 when this endorsement is included on a policy.

**Radio and Television Towers and Equipment Coverage Enhancement Endorsement - 91089**

This mandatory endorsement is an update to the previously filed and approved endorsement. The key change is including a valuation provision that clarifies the valuation intent for Computer Equipment, Broadcast Equipment, Data, Broadcast Software, Programs, Media and Broadcast Media. In conjunction with this Broadcast Equipment, Broadcast Media and Broadcast Software are added to the Definitions.

There is no premium charge for this endorsement.

**Radio and TV Broadcasters Off Premises Utility Failure Endorsement - 107989**

This optional endorsement will be used where an insured requests coverage for business income and extra expense that results from loss or damage to off premises facilities that supply communication services to the insured. This endorsement allows an increase in the Off Premises Utility Failure Limit of Insurance for such exposure.

The Business Income and Extra Expense exposure for this endorsement will be determined by applying the policy rate for business income to the requested Limit of Insurance for this endorsement. This limit will be included with the insured's business income and extra expense limits during the rating process.

There is no rate impact for this endorsement as explained above.

**EQUIPMENT BREAKDOWN - OTHER CONDITIONS ENDORSEMENT – 110319**

This mandatory form is attached solely when there are differences in terms between the Equipment Breakdown and Property coverages. When such differences exist, this form provides a format to describe such differences.

There is no premium charge for this endorsement.

**Business Personal Property Coverage Under a Storage Contract - 109299**

This optional endorsement will be used where an insured requests coverage for business personal property of others in their care, custody and control. The values for such property will be included with the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

**Protective Safeguards - 108114**

This optional endorsement will be used where protective safeguards systems or devices are prominent features in the reduced rates for an insured, and an impairment could pose a significant increase in hazard.

There is no premium charge for this endorsement.

**Ordinary Payroll Expenses Exclusion (IPIS) – 110285**

This optional endorsement will be used where an insured wishes to exclude any ordinary payroll from the business income coverage that they purchase. This endorsement will allow us to provide such exclusion clearly within a policy.

The insured will exclude ordinary payroll values from the business income values that they report to the company for rating purposes.

There is no premium charge for this endorsement.

**Stock Exclusion Endorsement – 110278**

This optional endorsement will be used when an insured requests that coverage for stock stored be excluded from the business personal property coverage under the policy.

The values for stock will be excluded from the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

Kansas

**Stock While Outside of Building Exclusion Endorsement - 110279**

This optional endorsement will be used when an insured requests that coverage for stock stored outside of a building be excluded from coverage under the policy.

The values for such property will be excluded from the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

**Blanket Limits - Stock Endorsement – 110316**

This optional endorsement allows blanket coverage for "stock" for a multi building location, or over multiple scheduled locations, on a property policy.

There is no premium charge for this endorsement.

## **INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES**

### **Limitations on Coverage for Roof Surfacing - 111796**

This optional endorsement is to be used with our Integrated Property Insurance Program (IPIS) forms. It will be used in accordance with ISO Rule 28. LIMITATIONS OF COVERAGE FOR ROOF SURFACING.

The premium calculation for use of this endorsement will be as per ISO Rule 28. Paragraph C. Rate Modification.

### **Discharge from Sewer, Drain or Pump (Not Flood Related) - 111464**

This optional endorsement will be used to define limited coverage for property damage and business income loss as a result of discharge from a sewer, drain or pump. This endorsement will allow us to provide specific coverage within a policy for this exposure. A separate deductible may apply to this coverage.

The insured will be able to request a Discharge Limit for Property Damage and Business Income.

This endorsement will be mandatory for all insureds covered in our habitational program.

The premium charge for this endorsement will be calculated in accordance with ISO Rule 38. Z. If a separate deductible is provided for this coverage, a deductible credit will be calculated by modifying the rate with the applicable ISO deductible factor for Other Causes of Loss.

If the deductible for Discharge from Sewer, Drain or Pump is different from the fire deductible, a deductible credit will be calculated as per ISO Rule 38, paragraph Z.

**COMMERCIAL PROPERTY AND COMMERCIAL INLAND  
MARINE MULTIPLE DEDUCTIBLE ENDORSEMENT**

**RULE PAGE**

**111876 - Commercial Property and Commercial Inland Marine Multiple Deductible  
Endorsement**

The commercial property and commercial inland marine multiple deductible endorsement is an optional form to be used when there are two coverages. The endorsement is for use with a package policy which includes Commercial Inland Marine and Commercial Property Coverages.

When there are two coverages, one property and the other inland marine providing coverage for an insured we will only apply the single largest deductible in any one loss occurrence.

There is no premium impact.

**INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES**

**KANSAS RULE PAGE**

**111881 Ordinance or Law Amendatory Endorsement**

This endorsement will be attached to all policies that use our Property Coverage Form (Integrated Property Insurance Solutions).

There is no premium impact.

## INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

### RULE PAGE

#### **115129 - Additional Property Not Covered Endorsement**

This is an optional form to be attached to any policy where property may also be covered under another coverage form. If the property is more specifically described in the other coverage form, then such property is not covered under our Property Coverage Form.

There is no premium impact.

#### **115130 - Recycling Operations Shredder Coverage Endorsement**

This is an optional form to be used with recycling operations that have Shredders to provide coverage for such shredders under the Building coverage in the Property Coverage Form.

There is no premium impact.

#### **115131 - Rinkguard Amendatory Endorsement - Underground Or Buried Piping and Excavation Endorsement**

This is an optional form to be used with skating rink facilities to provide coverage for underground or buried piping and/or excavation costs to repair or replace such piping.

There is no premium impact.

#### **115137 - Wind Turbine(s) Business Income (And Extra Expense) Changes – Beginning of the Period of Restoration**

This is a mandatory endorsement when providing Business Income and Extra Expense coverage for Wind Turbines. It amends the beginning of the period of restoration to 72 hours for business income when the period of restoration begins at the time of direct physical loss or damage for other Covered Property.

There is no premium impact.

## **INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES**

The following supplements the Integrated Property Solutions (IPIS) rules:

### **Broadcasters Productions Coverage Endorsement – 111480**

This optional endorsement will be offered to all insureds that may have off premises production exposures.

The endorsement provides coverage for:

- Negative file, videotape, digital camera memory cards and related property subject to \$250,000 sublimit;
- Props, sets and wardrobe(s) subject to \$50,000 sublimit;
- Miscellaneous equipment subject to \$50,000 sublimit.

All while used in connection with the filming of productions that have production periods of 90 days or less;

Coverage is also provided for expenses incurred:

- That would not otherwise have been incurred for completion of a production had no loss or damage to covered property occurred; and
- Expenses incurred that no longer have value if loss or damage to covered property necessarily prevent completion of a production.

Coverage is further provided for sums that an insured is legally obligated to pay, due to covered loss or damage to property of others in their care, custody and control subject to \$500,000 sublimit.

Coverages are subject to the sublimits included on the Schedule that forms a part of the endorsement and as noted above.

There is a flat charge of \$2,000 when this endorsement is included on a policy.

### **Broadcasters Enhancement Endorsement - 115174**

This mandatory endorsement is an update to the previously filed and approved endorsement Radio and Television Towers and Equipment Coverage 91089. The key changes are Business Income and Extra Expense is added subject to a \$50,000 limit, Valuation Clause is enhanced to provide replacement cost plus up to 25% above what it would cost to repair or replace for certain equipment and Supplemental Coverage is added for Interdependent Business Interruption as well as Emergency Alert System Business Interruption.

There is no premium charge for this endorsement.

### **.Radio and TV Broadcasters Off Premises Utility Failure Endorsement - 107989**

This optional endorsement will be used where an insured requests coverage for business income and extra expense that results from loss or damage to off premises facilities that supply communication services to the insured. This endorsement allows an increase in the Off Premises Utility Failure Limit of Insurance for such exposure.

## RATING RULE

- **Food Contamination And Communicable Disease Coverage Endorsement – 115262**

This optional endorsement extends business income and extra expense coverage for food contamination and communicable diseases when the Board of Health or other governmental bodies order a described premises closed due to the discovery or suspicion of food contamination or if any governmental body, or the insured, makes an announcement, warning the public of a health hazard due to the discovery or suspicion of food contamination as defined in the endorsement.

All policies will be rated as per our filed and approved ISO rating plan for all business income (and extra expense) coverages.

The eligible sublimits for the Food Contamination and Communicable Disease Coverage are:

- a. \$100,000; or
- b. \$250,000

The business income premium determined, for all covered locations, as per our filed and approved rating plan, shall in all instances be increased by:

- a. one percent (1%) at a sublimit of \$100,000; or
- b. two and one half percent (2.5%) at a sublimit of \$250,000.

**INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES**

**Limited Flood and Earth Movement Coverage for Broadcast Equipment Endorsement – 117558**

This mandatory endorsement will be attached to all Broadcasters accounts that include broadcasting equipment permanently affixed to a vehicle. The endorsement eliminates the application of the flood and earth movement exclusions for broadcasting equipment permanently affixed to a vehicle, and to the vehicle onto which the broadcasting equipment is permanently affixed.

There is no premium charge for this endorsement.

**INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM –RULES**

The following supplements the Integrated Property Solutions (IPIS) rules:

**PIERS, DOCKS AND WHARVES EXTENSION ENDORSEMENT 117608**

Optional Endorsement to provide specific coverage terms for piers, docks and wharves when such exposures exist on an account.

Use the ISO rule for Bulkheads, Pilings, Piers, Wharves or Docks to determine the premium charge.

Supplement to ISO Rule 50 Business Income Coverage Forms

RULE PAGE

Form # 118388 Business Income and Extra Expense Actual Loss Sustained Endorsement

This endorsement will be offered to insureds that are eligible to be written in programs the company has identified as meeting the requirements for actual loss sustained business income coverage.

The endorsement will be used at the insured's option.

There is a premium charge for this endorsement.

RATING RULE

Form # 118388 Business Income and Extra Expense Actual Loss Sustained Endorsement

- Determine rating basis, being business income limit at the 80%, 90% or 100% coinsurance amount;
- Adjust the business income limit to equal the 100% coinsurance amount;
- Rate the business income coverage, as agreed amount, using ISO Commercial Lines Manual Section IV rating rule 50 Business Income Coverage Forms paragraph D.2. from the Commercial Property Manual
- The resulting premium charge will be the business income premium charge for the actual loss sustained coverage.

Granite State Insurance Company  
Illinois National Insurance Co.  
New Hampshire Insurance Company

Rule Page

## **INTEGRATED PROPERTY INSURANCE SOLUTIONS**

### **Off Premises Utility Services Amendatory Endorsement (Form No. 119264)**

This optional endorsement allows the extension of coverage under Utility Services to include Transmission and Distribution lines.

The ISO Off Premises Utility Services rating rules will be utilized for transmission and distribution line coverage.

This endorsement will be used with Property Coverage Form - 64543 and Business Income and Extra Expense Coverage Form - 64872.

### **Limits of Insurance and/or Deductible Changes to Commercial Property Coverage Part Supplemental Declarations (Form No. 119266)**

This optional form will be used to display changes in limits and/or deductibles provided in forms #63948, #63950, and #63949 (Commercial Property Coverage Part Supplemental Declarations). There is no premium consideration for this endorsement.

**Multistate**

**COMMERCIAL PROPERTY – MANUAL RULE**

**Business Income and Extra Expense Maximum Period of Indemnity  
Endorsement - Form No. 119405.**

This endorsement attaches to the Business Income and Extra Expense Coverage Form when an insured requests Business Income coverage on a Maximum Period of Indemnity basis.

The endorsement will be provided at the option of an insured.

Premium: The Maximum Period of Indemnity coverage will be rated using ISO rule 51. E. to develop the premium for each covered location.

# INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM

## RULE PAGE

### **Recycling Business Stock Coverage and/or Limitations Premises Endorsement– 119798**

The endorsement modifies form no. 64543 in order to provide the information for which stock coverage and/or limitations apply to the policy. It also modifies the definition of Finished Stock in form no. 64872.

Form: Optional at the discretion of the insured.

### **Recycling Precious Metals Endorsement – 119797**

The endorsement modifies form no. 64543 in order to provide the value insured of precious metals.

Form: Optional at the discretion of the insured.

### **Recycling Business Stock Coverage and/or Limitations Premises Schedule – 119796**

The form provides the information for which stock coverage and/or limitations apply to specific premises.

Form: Optional at the discretion of the insured.

**COMMERCIAL PROPERTY RULE PAGE**

The endorsements set forth below may attach to the following property coverage forms:

- Building and Personal Property Coverage Form, Form No. 97064.
- Property Coverage Form, Form No. 64543.
- Building and Personal Property Coverage Form, Form No. CP 00 10.

**Endorsement Rules:****1. Historic Building Valuation Endorsement - Kansas, Form No. 119434**

- The endorsement replaces Form No. 91828 (4/07) and is available to insureds for a building defined as being at least fifty (50) years old, which is listed in or eligible for the National Register of Historic Places or is recognized locally as having historic significance.
- The endorsement amends the Loss Conditions, Valuation section and is used to determine the value of a covered historic building at the time of the loss at replacement cost, which includes workmanship. Functional Replacement Cost, i.e. cost to replace property with similar property intended to perform the same function, as defined in the endorsement, can be claimed if the cost to replace property with identical property is impossible or unnecessary. Actual Cash Value will apply based on the value at the date of loss, if repairs or replacement of the loss or damaged historic building is not made and as soon as reasonably possible. Coverage shall not exceed the applicable limit of the policy for the covered historic building.
- The endorsement is optional, at the insured's option, as long as the building meets the historic building criteria.
- There is no additional premium.
- The endorsement attaches to the Property Coverage Form, Form no. 64543.

**2. Historic Building Valuation Endorsement - Kansas, Form No. 119758**

- The endorsement is available to insureds for a building defined as being at least fifty (50) years old, which is listed in or eligible for the National Register of Historic Places or is recognized locally as having historic significance.
- The endorsement amends the Loss Conditions, Valuation section and is used to determine the value of a covered historic building at the time of the loss at replacement cost, which includes workmanship. Functional Replacement Cost, i.e. cost to replace property with similar property intended to perform the same function, as defined in the endorsement, can be claimed if the cost to replace property with identical property is impossible or unnecessary. Actual Cash Value will apply based on the value at the date of loss, if repairs or replacement of the loss or damaged historic building is not made and as soon as reasonably possible. Coverage shall not exceed the applicable limit of the policy for the covered historic building.

- The endorsement is optional, at the insured's option, as long as the building meets the historic building criteria.
- There is no additional premium.
- The endorsement attaches to the Building and Personal Property Coverage Form, Form No. 97064.

**3. Historic Building Valuation Endorsement - Kansas, Form No. 119759**

- The endorsement is available to insureds for a building defined as being at least fifty (50) years old, which is listed in or eligible for the National Register of Historic Places or is recognized locally as having historic significance.
- The endorsement amends the Loss Conditions, Valuation section and is used to determine the value of a covered historic building at the time of the loss at replacement cost, which includes workmanship. Functional Replacement Cost, i.e. cost to replace property with similar property intended to perform the same function, as defined in the endorsement, can be claimed if the cost to replace property with identical property is impossible or unnecessary. Actual Cash Value will apply based on the value at the date of loss, if repairs or replacement of the loss or damaged historic building is not made and as soon as reasonably possible. Coverage shall not exceed the applicable limit of the policy for the covered historic building.
- The endorsement is optional, at the insured's option, as long as the building meets the historic building criteria.
- There is no additional premium.
- The endorsement attaches to the Building and Personal Property Coverage Form, Form No. CP 00 10.

**4. Key Employee Replacement Expense Coverage Endorsement, Form No. 118386**

- Provides coverage for expense incurred by an insured due to permanent loss of the services of a Key Employee. Each covered Key Employee and the associated limit for incurred expense will be scheduled. The permanent loss of services must be a caused by a Covered Accident, as defined in the endorsement.
- The endorsement is optional at the request of the Insured.
- The endorsement attaches to the Property Coverage Form, Form No. 64543.
- **Base Limit:** \$50,000/**Premium:** \$100 for each covered Key Employee
- **Optional Limit:** \$100,000/**Premium:** \$150 for each covered Key Employee

**5. Key Employee Replacement Expense Coverage Endorsement, Form No. 118387**

- Provides coverage for expense incurred by an insured due to permanent loss of the services of a Key Employee. Each covered Key Employee and the associated limit for incurred expense will be scheduled. The permanent loss of services must be a caused by a Covered Accident, as defined in the endorsement.
- The endorsement is optional at the request of the Insured.

- The endorsement attaches to the Building and Personal Property Coverage Form, Form No. 97064.
- **Base Limit:** \$50,000/**Premium:** \$100 for each covered Key Employee
- **Optional Limit:** \$100,000/**Premium:** \$150 for each covered Key Employee

6. **Blanket Limits Per Premises Endorsement, Form No. 97091**

- Provides blanket property damage coverage and business income coverage for multi-building locations rather than specifically schedule the buildings.
- The endorsement is optional.
- The endorsement attaches to the Building and Personal Property Coverage Forms and the Property Coverage Form.
- There is no additional premium charge.
- The endorsement replaces Form No. 97091 (5/08) and includes reference to applicability of the Agreed Value Condition, Coinsurance, when a policy is issued to include the Agreed Value Condition.

**COMMERCIAL PROPERTY  
RULE PAGE**

**Multistate**

**Amount of Insurance Schedule – Form No. 119817**

The schedule describes how the coverages listed within the declarations page are to be read when the schedule is attached. Options include:

1. The insured describes the limits provided within the form; or
2. The insured provides a statement of value.

The schedule can be used with the Commercial Property Extension, Integrated Property Insurance Solutions and ISO property products. This is a non-premium endorsement that is used in conjunction with the Declarations Page.

Form: Optional at the discretion of the insured.

**COMMERCIAL INTERLINE  
RULE PAGE**

**Multistate**

**POLICY CHANGES ENDORSEMENT – Form No. 119847**

Use Policy Changes Endorsement when a part of the policy require(s) a correction or change such as the insured's name, insured's mailing address, policy period, deductible amounts and limits.

This endorsement is used when a change is made to the policy by the insured.

There is no premium charge for this endorsement.

## **Commercial Property**

### **Rule Page**

#### **Accessory Equipment Installation Amendatory Endorsement – 102234**

This optional endorsement clarifies that we intend to include vehicles under the contents coverage when the vehicles are in the care, custody and control of an insured at a described premises in the policy.

Endorsement is for vehicle modification businesses only.

The endorsement is optional at the discretion of the insured.

There is no additional premium charge.

Integrated Property Insurance Solutions  
**Hospitality Enhancement Endorsement**

**RULE**

**A. 89945 (12/06) Hospitality/Leisure Enhancement Endorsement:**

- 12.5% of the premium developed using ISO, (or company filed and approved), Group I and 2 Loss Cost rating procedures for Buildings, and Business Personal Property, and if specifically covered, Business Income and Extra Expense coverage.
- This coverage charge is subject to a maximum premium of \$1,250, except when there are locations in earthquake zones 1 and 2 the maximum premium shall be \$1,350.

**DIVISION – FIVE – COMMERCIAL PROPERTY  
COMMERCIAL LINES MANUAL**

**COUNTRYWIDE EXCEPTION PAGE**

**Form No. 121864 – Outdoor Trees, Shrubs and Plants With Wind/Hail Sublimit or Exclusion  
Endorsement attaches to the ISO Business and Personal Property Coverage Form.**

The endorsement provides additional coverage for trees, plants and shrubs and also enables the insurer to sublimit or exclude windstorm or hail damage for those risks with that exposure. Use ISO Rule 85.L.3. to rate coverage.

The endorsement is optional at the insurer's discretion.

**Forms Usage Rules  
Kansas**

**Lines of Business:**

**Commercial Property, Boiler Machinery (Equipment Breakdown), Commercial Inland Marine, Farm and Commercial Multiple Peril**

**Forms:**

**TRIPRA Sunset Options for Certain Annual/Multi-Year Policies**

**Endorsements**

1. TERRORISM EXCLUSION – CERTIFIED ACTS (WITH CONDITIONAL REPLACEMENT BY A MORE RESTRICTIVE EXCLUSION), Form No. 126976 (6/17) – this form may only be used with the Insured’s consent for policies that do not currently provide for terrorism coverage under TRIPRA due to the Insureds rejection of such coverage where the policy period extends beyond December 31, 2020.
  
2. TERRORISM EXCLUSION (APPLICABLE UPON TERMINATION OF THE TERRORISM INSURANCE PROGRAM), Form No. 126977 (6/17) – this form may only be used with the Insured’s consent for policies that currently provide for terrorism coverage under TRIPRA which have policy periods that extend beyond December 31, 2020.

**Forms Usage Rules  
Kansas**

**Lines of Business:**

**Fire and Allied Lines, Commercial Multiple Peril, Ocean Marine, Inland Marine, Other Liability** (Commercial General Liability, Cyber Liability, Directors and Officers Liability, Pollution/Environmental Liability, Owners and Contractors Protective Liability, Railroad Protective Liability, Employers Protective Liability, Employee Benefits Liability), **Products Liability, Aircraft, and Boiler and Machinery**

**Forms:**

**Federal Share of Compensation under TRIA and Cap on Losses**

**Endorsements**

1. FEDERAL SHARE OF COMPENSATION UNDER TRIA AND CAP ON LOSSES ENDORSEMENT, Form No. 125595 (3/17) – this form must be attached to all policies which provide terrorism coverage for Certified Acts of Terrorism as that term is defined by the Terrorism Risk Insurance Act (“TRIA”) and subsequent amendments thereto.

## Division One - Commercial Property

### Windstorm Deductible Rule

The following optional forms provide for a percentage or dollar amount property deductible. These endorsements provide us with the flexibility to provide varied deductibles by location as a percentage deductible, dollar deductible, and varied triggers for the period of restoration as respects time element coverage.

Windstorm or Hail Deductible Endorsement – 90610

Windstorm or Hail Deductible Endorsement - with Named Storm Definition - 100382

Rating for the two deductible options is based on ISO Commercial Lines Manual Rules 81. Deductible Insurance Plan and Rule 82. Windstorm or Hail Percentage Deductibles.

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
PROPERTY COVERAGE FORM  
ENDORSEMENT AND RATING RULE

**IPIS Small Boat Coverage Extension Endorsement, Form No. 94348**  
**Small Boat Coverage Extension Endorsement, Form No. 121946**

This endorsement amends the:

Property Coverage Form  
Building and Personal Property Coverage Form

The endorsement adds coverage for small boats to Your Business Personal Property.

This is an optional endorsement, at the option of the insured.

Premium is calculated using the Rule 85.L.3, Item No. 9 Boats, Dredges Or Vessels On Land Or Permanently Anchored.

|     |          |                         |
|-----|----------|-------------------------|
| DIV | CP-MU-RU | Page 1 of 1 (Ed. 12-17) |
|-----|----------|-------------------------|

## HISTORICAL REPRODUCTION COST ENDORSEMENT

### RULE PAGE

#### **Historical Reproduction Cost Endorsement, Form No. 127388**

This endorsement is available to insureds for a building defined as being at least fifty (50) years old, which is listed in or eligible for the National Register of Historic Places, or is recognized locally as having historic significance.

This form is optional at the discretion of the insured.

The endorsement may attach to the following property coverage forms:

- **Building and Personal Property Coverage Form, Form No. 97064**
- **Property Coverage Form, Form No. 64543**
- **Building and Personal Property Coverage Form, Form No. CP 00 10**
- **Country Club Premier Property Coverage Form, Form No. 109387**

#### **Endorsement Rule:**

The endorsement amends the Loss Conditions Valuation section of the property coverage forms listed above and is used to determine the value of a covered historical building at the time of the loss. Payment for "historical reproduction cost" for loss of or damage to Buildings is the least of the following:

- a. The Limit of Insurance applicable to the lost or damaged Buildings shown in the Schedule;
- b. The "historical reproduction cost" to replace, on the same premises, the lost or damaged Building with other Buildings used for the same purpose; or
- c. The amount you actually spend that is necessary to repair or replace the lost or damaged Building.

There is no additional premium for this endorsement.

**CYBER INCIDENT EXCLUSION WITH ENSUING  
CAUSE(S) OF LOSS EXCEPTIONS ENDORSEMENT**

**RULE PAGE For Property One**

**Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Enhanced,  
Ski), Form No. 127399**

**Description:**

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and is to be attached to the Property Coverage Form, Form No. 64543.

There is no premium impact with this form.

## CYBER INCIDENT EXCLUSIONS

### RULE PAGE For Property One

It is mandatory to attach either Cyber Incident Exclusion (Prop One), Form No. 128424, or Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions (Prop One), Form No. 127399, to all policies.

#### Cyber Incident Exclusion (Prop One), Form No. 128424

##### Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and attaches to the Property Coverage Form, Form No. 64543.

Use this endorsement when:

- a. The insured opts out of the limited coverage provided under Form No. 127399; or
- b. Underwriting of the risk determines limited cyber coverage provided under Form No. 127399 is inadequate coverage for the insured.

Calculate the adjusted premium by multiplying the premium otherwise applicable for each peril group or Cause Of Loss by the appropriate factor in the Table below.

| Causes Of Loss Or Peril Group Premium   | Factor |
|---|--------|
| Basic Group I   | 0.995  |
| Basic Group II  | 0.995  |
| Causes Of Loss - Broad Form Additional Premium  | 0.995  |
| Causes Of Loss - Special Form Additional Premium  | 0.995  |
| Earthquake  | 1.000  |
| Flood   | 0.999  |
| Spoilage Coverage Endorsement - for use with Breakdown Or Contamination or Breakdown Or Contamination And Power Outage; not used with Power Outage Only | 0.999  |
| Equipment Breakdown under Equipment Breakdown Cause Of Loss Endorsement   | 0.999  |

**Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Prop One),  
Form No. 127399**

**Description:**

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident with limited coverage for Additional Other Causes Of Loss resulting from a cyber incident exception that may be made subject to individual per occurrence sublimits entered into the Schedule of the endorsement for property damage, business income and extra expense. The per occurrence limits of insurance and the aggregate limit of insurance if shown in the Schedule are part of, not in addition to, the applicable Limits Of Insurance shown in the Declarations.

This endorsement attaches to the Property Coverage Form, Form No. 64543.

Use this endorsement when the insured opts for limited coverage for Additional Other Causes Of Loss resulting from a cyber incident.

There is no premium impact with this form.

## INTEGRATED PROPERTY INSURANCE SOLUTIONS

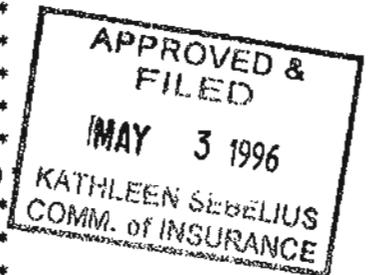
Rule Page

| Exposure                   | Rating Utilized                |
|----------------------------|--------------------------------|
| <i>Mandatory Coverages</i> |                                |
| Building                   | ISO Commercial Property Manual |
| Business Personal Property | ISO Commercial Property Manual |

The above base coverages may be rated on a preferred-risk basis. Refer to the attached Preferred Risk Manual for the eligibility guidelines of preferred rating.

*(The following coverages are automatically built into the policy for a flat charge of \$1000.)*

| COVERED PROPERTY   | AUTOMATIC LIMITS OF INSURANCE |
|--|-------------------------------|
| Newly Acquired or Constructed Buildings                  | \$ 1,000,000                  |
| Newly Acquired Business Personal Property                | 1,000,000                     |
| Personal Effects of Employees                            | 25,000 *                      |
| Valuable Papers and Records                              | 50,000 *                      |
| Property in Transit                                      | 10,000 *                      |
| Accounts Receivable Records                              | 50,000 *                      |
| Fine Arts  | 25,000 *                      |
| Computer Equipment, Media, Data and Programs             | 75,000 *                      |
| Your Outdoor Property                                    | 100,000                       |
| Sod, Trees, Shrubs and Plants                            | 10,000 *                      |
| Covered Property not on Premises                         | 25,000 *                      |
| Money and Securities - On Your Premises                  | 20,000 *                      |
| Money and Securities - Away From Your Premises           | 10,000 *                      |
| Salesperson's Samples                                    | 10,000 *                      |
| <br>   |                               |
| SUPPLEMENTAL COVERAGES                                   |                               |
| Debris Removal   | \$ 25,000 *                   |
| Fire Department Service Charge                           | 25,000                        |
| Pollutant Clean Up and Removal                           | 25,000                        |
| Recharge of Fire Protection Equipment                    | 10,000                        |
| Extra Expense  | 50,000 *                      |
| Deferred Payments  | 15,000                        |
| Property Damage Extortion                                | 250,000                       |
| Inventory and Appraisal                                  | 20,000 *                      |
| Theft of Furs, Jewelry, Stamps and Other Specified Items | 10,000                        |
| Off Premises Utility Failure                             | 100,000 *                     |



\* Additional limits for these coverages may be obtained. Requests for additional limits will be calculated using applicable ISO rules and rates. The rating basis limit to which the ISO rules and rates will be applied will be determined as follows:

**Requested Limit - Automatic Limit = Limit to be used to calculate additional premium**

*Optional Coverages*

Business Income and Extra Expense Coverage  
Part Form No. - 64872(4/96)

ISO Commercial  
Property Manual

\*Equipment Breakdown

CFC Refrigerants

Attached Equipment  
Breakdown Rates

Refrigerant Contamination

Attached Equipment  
Breakdown Rates  
•if not opted for, this  
coverage can be excluded  
by Endorsement  
64550(2196)

Flood Endorsement - Form No. 64545(2/96)

ISO Commercial  
Property Manual

Earthquake Endorsement- Form No. 4546(2/96)

ISO  
Commercial  
Property Manual

Inflation Guard Endorsement• Form No. 4548(2/96)

ISO  
Commercial  
Property  
Manual

## PROPERTY PREFERRED RATING PLAN

Use ISO **Rule 85. BASIC GROUP I CLASS RATES** to determine rate levels for property damage insurance against Fire, Lightening; Leakage from Fire Protective Equipment; Wind and Hail, Limited Explosion; Aircraft and Vehicles, Smoke, Riot, Civil Commotion, Vandalism, Molten Material and Sonic Shock Wave.

RESERVED FOR FUTURE USE

RESERVED FOR FUTURE USE

GENERAL RULES

1. Annual rates and term rates shall be carried to four decimal places only, discarding all fifth decimal place figures.
2. Except as otherwise provided, all rates and charges mentioned in the following rules and clauses are understood to be the annual charges for each \$100 Total Insured Value applying to both buildings and contents.
3. Where these rules do not provide specifically for privileges, permits, warranties, charges and rates, the general provisions of the Commercial Lines Manual apply.

APPROVED &  
FILED  
MAY 3 1996  
KATHLEEN SEBELIUS  
COMM. of INSURANCE

EFFECTIVE  
MAY 17 1996  
KATHLEEN SEBELIUS  
COMM. of INSURANCE

**Equipment Breakdown Coverage Loadings:**

The loadings below are applied to the final property premium.  
 The following rating is eligible for risks with a final property rate of .05 to .4:

| Total Insurable Value (000) | Occupancy Exposure Ranking |          |      |
|-----------------------------|----------------------------|----------|------|
|                             | Low                        | Moderate | High |
| 0-\$5,000                   | 4%                         | 9%       | 30%  |
| \$5,000 - \$20,000          | 3%                         | 8%       | 15%  |
| \$20,000 or more            | 2%                         | 6%       | 10%  |

**Individual Premium Risk Modifiers (IRPM):**

- If risk requires certificate inspection on more than 50% of locations: +10%
- If risk does not require any certificate inspection: -10%
- If an account is not eligible based on coverage, value or SIC code, refer to Company for Class 2, Division 2 rating.

**Coverage Eligibility:**

Refrigerant Contamination sublimit between \$25,000 to \$250,000 except food processing and cold storage risks sublimit between \$25,000 to \$50,000.  
 CFC sublimit between \$25,000 to \$250,000

**Location Value Eligibility:**

- For Occupancy Exposure Group Low: Location 100% building and contents value up to \$20,000,000
- For Occupancy Exposure Group Moderate: Location 100% building and contents value up to \$10,000,000
- For Occupancy Exposure Group High: 100% annual Business Income values up to \$4,000,000
- For Occupancy Exposure Group Highest: 100% annual Business Income values up to \$3,500,000

APPROVED & FILED  
 MAY 3 1996  
 KATHLEEN SEBELIUS  
 COMM. OF INSURANCE

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 MAY 17 1996  
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 COMM. OF INSURANCE

| Below are the SIC codes that are eligible for this rating structure |                                | Occupancy Exposure Ranking |
|---|--------------------------------|----------------------------|
| SIC Code  | Description                    |                            |
| 741   | Veterinary Services            | L                          |
| 742   | Veterinary Services            | L                          |
| 811   | Forestry                       | L                          |
| 831   | Forestry                       | L                          |
| 851   | Forestry                       | L                          |
| 1521  | General Building Contractors   | L                          |
| 1522  | General Building Contractors   | L                          |
| 1531  | General Building Contractors   | L                          |
| 1541  | General Building Contractors   | L                          |
| 1599  | General Building Contractors   | L                          |
| 1611  | Heavy Construction Contractors | L                          |
| 1622  | Heavy Construction Contractors | L                          |
| 1623  | Heavy Construction Contractors | L                          |
| 1629  | Heavy Construction Contractors | L                          |
| 1711  | Special Trade Contractors      | L                          |
| 1721  | Special Trade Contractors      | L                          |
| 1731  | Special Trade Contractors      | L                          |
| 1741  | Special Trade Contractors      | L                          |
| 1742  | Special Trade Contractors      | L                          |
| 1743  | Special Trade Contractors      | L                          |
| 1751  | Special Trade Contractors      | L                          |
| 1752  | Special Trade Contractors      | L                          |
| 1761  | Special Trade Contractors      | L                          |
| 1771  | Special Trade Contractors      | L                          |
| 1781  | Special Trade Contractors      | L                          |
| 1791  | Special Trade Contractors      | L                          |
| 1793  | Special Trade Contractors      | L                          |
| 1794  | Special Trade Contractors      | L                          |
| 1795  | Special Trade Contractors      | L                          |

**EFFECTIVE**  
**MAY 17 1996**  
**KATHLEEN SEBELIUS**  
**COMM. OF INSURANCE**

**APPROVED & FILED**  
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COMM. of INSURANCE

|      |                                       |   |  |  |
|------|---------------------------------------|---|--|--|
| 1796 | Special Trade Contractors             | L |  |  |
| 1799 | Special Trade Contractors             | L |  |  |
| 2011 | Meat Products                         | M |  |  |
| 2013 | Meat Products                         | M |  |  |
| 2015 | Meat Products                         | M |  |  |
| 2021 | Dairy Products                        | M |  |  |
| 2022 | Dairy Products                        | M |  |  |
| 2023 | Dairy Products                        | M |  |  |
| 2024 | Dairy Products                        | M |  |  |
| 2026 | Dairy Products                        | M |  |  |
| 2032 | Canned, Frozen, and Preserved Frui    | M |  |  |
| 2033 | Canned, Frozen, and Preserved Frui    | M |  |  |
| 2034 | Canned, Frozen, and Preserved Frui    | M |  |  |
| 2035 | Canned, Frozen, and Preserved Frui    | M |  |  |
| 2037 | Frozen Fruit, Fruit Juices and Vegeta | M |  |  |
| 2038 | Frozen Specialties, NOC               | M |  |  |
| 2041 | Grain Mill Products                   | M |  |  |
| 2043 | Grain Mill Products                   | M |  |  |
| 2044 | Grain Mill Products                   | M |  |  |
| 2045 | Grain Mill Products                   | M |  |  |
| 2046 | Grain Mill Products                   | M |  |  |
| 2047 | Grain Mill Products                   | M |  |  |
| 2048 | Grain Mill Products                   | M |  |  |
| 2051 | Bakery Products                       | M |  |  |
| 2052 | Bakery Products                       | M |  |  |
| 2053 | Frozen Bakery Products                | M |  |  |
| 2064 | Sugar and Confectionery Products      | M |  |  |
| 2066 | Sugar and Confectionery Products      | M |  |  |
| 2067 | Sugar and Confectionery Products      | M |  |  |
| 2068 | Sugar and Confectionery Products      | M |  |  |
| 2074 | Fats and Oils                         | H |  |  |
| 2075 | Fats and Oils                         | H |  |  |
| 2076 | Fats and Oils                         | H |  |  |
| 2077 | Fats and Oils                         | H |  |  |
| 2079 | Fats and Oils                         | H |  |  |

|      |                                       |   |  |  |
|------|---------------------------------------|---|--|--|
| 2082 | Beverages                             | M |  |  |
| 2083 | Beverages                             | M |  |  |
| 2084 | Beverages                             | M |  |  |
| 2085 | Beverages                             | M |  |  |
| 2086 | Beverages - Bottled / Canned Soft D   | M |  |  |
| 2087 | Beverages - Flavoring Extracts & Syr  | M |  |  |
| 2088 | Beverages                             | M |  |  |
| 2091 | Canned and Cured Fish and Seafoo      | M |  |  |
| 2092 | Prepared Fresh or Frozen Fish and     | M |  |  |
| 2095 | Roasted Coffee                        | M |  |  |
| 2096 | Potato Chips, Corn Chips and snack    | M |  |  |
| 2097 | Manufactured Ice                      | M |  |  |
| 2098 | Macaroni, Spaghetti, and Noodles      | M |  |  |
| 2099 | Food Preparations, NOC                | M |  |  |
| 2111 | Tobacco Products                      | M |  |  |
| 2121 | Tobacco Products                      | M |  |  |
| 2131 | Tobacco Products                      | M |  |  |
| 2141 | Tobacco Products                      | M |  |  |
| 2253 | Knit Outerware Mills                  | H |  |  |
| 2258 | Lace & Warp Knit Fabric Mills         | H |  |  |
| 2259 | Knitting Mills, NOC                   | H |  |  |
| 2261 | Finishers of Broadwoven Fabrics of    | H |  |  |
| 2262 | Finishers of Broadwoven Fabrics of    | H |  |  |
| 2269 | Finishers of Textiles, NOC            | H |  |  |
| 2281 | Yarn Spinning Mills                   | H |  |  |
| 2282 | Yarn Texturizing, Throwing, Twisting, | H |  |  |
| 2284 | Thread Mills                          | H |  |  |
| 2298 | Cordage and Twine                     | H |  |  |
| 2299 | Textile Goods, NOC                    | H |  |  |
| 2311 | Apparel and other Finished Products   | M |  |  |
| 2321 | Apparel and other Finished Products   | M |  |  |
| 2322 | Apparel and other Finished Products   | M |  |  |
| 2323 | Apparel and other Finished Products   | M |  |  |
| 2325 | Apparel and other Finished Products   | M |  |  |
| 2326 | Apparel and other Finished Products   | M |  |  |

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|------|-------------------------------------|---|--|--|--|
| 2329 | Apparel and other Finished Products | M |  |  |  |
| 2331 | Apparel and other Finished Products | M |  |  |  |
| 2335 | Apparel and other Finished Products | M |  |  |  |
| 2337 | Apparel and other Finished Products | M |  |  |  |
| 2339 | Apparel and other Finished Products | M |  |  |  |
| 2341 | Apparel and other Finished Products | M |  |  |  |
| 2342 | Apparel and other Finished Products | M |  |  |  |
| 2353 | Apparel and other Finished Products | M |  |  |  |
| 2361 | Apparel and other Finished Products | M |  |  |  |
| 2369 | Apparel and other Finished Products | M |  |  |  |
| 2371 | Apparel and other Finished Products | M |  |  |  |
| 2381 | Apparel and other Finished Products | M |  |  |  |
| 2384 | Apparel and other Finished Products | M |  |  |  |
| 2385 | Apparel and other Finished Products | M |  |  |  |
| 2386 | Apparel and other Finished Products | M |  |  |  |
| 2387 | Apparel and other Finished Products | M |  |  |  |
| 2389 | Apparel and other Finished Products | M |  |  |  |
| 2391 | Apparel and other Finished Products | M |  |  |  |
| 2392 | Apparel and other Finished Products | M |  |  |  |
| 2393 | Apparel and other Finished Products | M |  |  |  |
| 2394 | Apparel and other Finished Products | M |  |  |  |
| 2395 | Apparel and other Finished Products | M |  |  |  |
| 2396 | Apparel and other Finished Products | M |  |  |  |
| 2397 | Apparel and other Finished Products | M |  |  |  |
| 2399 | Apparel and other Finished Products | M |  |  |  |
| 2399 | Apparel and other Finished Products | M |  |  |  |
| 2441 | Wood Containers                     | H |  |  |  |
| 2448 | Wood Containers                     | H |  |  |  |
| 2449 | Wood Containers                     | H |  |  |  |
| 2451 | Wood Buildings and Mobile Homes     | H |  |  |  |
| 2452 | Wood Buildings and Mobile Homes     | H |  |  |  |
| 2511 | Furniture and Fixtures              | M |  |  |  |
| 2512 | Furniture and Fixtures              | M |  |  |  |
| 2514 | Furniture and Fixtures              | M |  |  |  |
| 2515 | Furniture and Fixtures              | M |  |  |  |

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|------|---------------------------------------|---|--|--|--|
| 2517 | Furniture and Fixtures                | M |  |  |  |
| 2519 | Furniture and Fixtures                | M |  |  |  |
| 2521 | Furniture and Fixtures                | M |  |  |  |
| 2522 | Furniture and Fixtures                | M |  |  |  |
| 2531 | Furniture and Fixtures                | M |  |  |  |
| 2541 | Furniture and Fixtures                | M |  |  |  |
| 2542 | Furniture and Fixtures                | M |  |  |  |
| 2591 | Furniture and Fixtures                | M |  |  |  |
| 2599 | Furniture and Fixtures                | M |  |  |  |
| 2657 | Folding Paper boxes                   | M |  |  |  |
| 2677 | Envelopes                             | M |  |  |  |
| 2678 | Stationary, Tablets and Related       | M |  |  |  |
| 2711 | Newspapers: Publishing/Printing       | H |  |  |  |
| 2721 | Periodicals: Publishing/Printing      | H |  |  |  |
| 2731 | Books: Publishing/Printing            | H |  |  |  |
| 2732 | Books: Printing                       | H |  |  |  |
| 2741 | Miscellaneous Publishing              | H |  |  |  |
| 2752 | Commercial Printing, Lithographic     | H |  |  |  |
| 2754 | Commercial Printing, Gravure          | H |  |  |  |
| 2759 | Commercial Printing, NOC              | H |  |  |  |
| 2761 | Manifold Business Forms               | H |  |  |  |
| 2770 | Greeting Cards                        | H |  |  |  |
| 2771 | Greeting Cards                        | H |  |  |  |
| 2782 | Blankbooks, Loose-leaf Binder         | M |  |  |  |
| 2789 | Blankbooks, Loose-leaf Binder         | M |  |  |  |
| 2791 | Service Industries for Printing Trade | M |  |  |  |
| 2796 | Service Industries for Printing Trade | M |  |  |  |
| 2841 | Soaps, Detergents, and Cleaning Pr    | M |  |  |  |
| 2842 | Soaps, Detergents, and Cleaning Pr    | M |  |  |  |
| 2843 | Soaps, Detergents, and Cleaning Pr    | M |  |  |  |
| 2844 | Soaps, Detergents, and Cleaning Pr    | M |  |  |  |
| 2851 | Paints, Varnishes, Lacquers, Enamel   | M |  |  |  |
| 2875 | Fertilizers, Mixing Only              | M |  |  |  |
| 3084 | Plastics Pipe                         | H |  |  |  |
| 3085 | Plastic Bottles                       | H |  |  |  |

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|      |                                   |   |  |  |
|------|-----------------------------------|---|--|--|
| 3086 | Plastics Foam Products            | H |  |  |
| 3087 | Custom Compounding of Purchased   | H |  |  |
| 3088 | Plastics Plumbing Fixtures        | H |  |  |
| 3089 | Plastics Products NOC             | H |  |  |
| 3111 | Leather and Leather Products      | M |  |  |
| 3131 | Leather and Leather Products      | M |  |  |
| 3142 | Leather and Leather Products      | M |  |  |
| 3143 | Leather and Leather Products      | M |  |  |
| 3144 | Leather and Leather Products      | M |  |  |
| 3149 | Leather and Leather Products      | M |  |  |
| 3151 | Leather and Leather Products      | M |  |  |
| 3161 | Leather and Leather Products      | M |  |  |
| 3171 | Leather and Leather Products      | M |  |  |
| 3172 | Leather and Leather Products      | M |  |  |
| 3199 | Leather and Leather Products      | M |  |  |
| 3231 | Glass Products, Made of Purchased | H |  |  |
| 3261 | Glass Products, Made of Purchased | H |  |  |
| 3262 | Pottery and Related Products      | H |  |  |
| 3263 | Pottery and Related Products      | H |  |  |
| 3264 | Pottery and Related Products      | H |  |  |
| 3269 | Pottery and Related Products      | H |  |  |
| 3281 | Cut Stone and Stone Products      | H |  |  |
| 3411 | Fabricated Metal Products         | H |  |  |
| 3412 | Fabricated Metal Products         | H |  |  |
| 3421 | Fabricated Metal Products         | H |  |  |
| 3423 | Fabricated Metal Products         | H |  |  |
| 3425 | Fabricated Metal Products         | H |  |  |
| 3429 | Fabricated Metal Products         | H |  |  |
| 3431 | Fabricated Metal Products         | H |  |  |
| 3432 | Fabricated Metal Products         | H |  |  |
| 3433 | Fabricated Metal Products         | H |  |  |
| 3441 | Fabricated Metal Products         | H |  |  |
| 3442 | Fabricated Metal Products         | H |  |  |
| 3443 | Fabricated Metal Products         | H |  |  |
| 3444 | Fabricated Metal Products         | H |  |  |

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|      |                                       |   |  |  |
|------|---------------------------------------|---|--|--|
| 3446 | Fabricated Metal Products             | H |  |  |
| 3448 | Fabricated Metal Products             | H |  |  |
| 3449 | Fabricated Metal Products             | H |  |  |
| 3451 | Fabricated Metal Products             | H |  |  |
| 3452 | Fabricated Metal Products             | H |  |  |
| 3471 | Fabricated Metal Products             | H |  |  |
| 3479 | Fabricated Metal Products             | H |  |  |
| 3491 | Fabricated Metal Products             | H |  |  |
| 3492 | Fabricated Metal Products             | H |  |  |
| 3493 | Fabricated Metal Products             | H |  |  |
| 3494 | Fabricated Metal Products             | H |  |  |
| 3495 | Fabricated Metal Products             | H |  |  |
| 3496 | Fabricated Metal Products             | H |  |  |
| 3497 | Fabricated Metal Products             | H |  |  |
| 3498 | Fabricated Metal Products             | H |  |  |
| 3499 | Fabricated Metal Products             | H |  |  |
| 3612 | Electronic and other Electrical Equip | M |  |  |
| 3613 | Electronic and other Electrical Equip | M |  |  |
| 3621 | Electronic and other Electrical Equip | M |  |  |
| 3624 | Electronic and other Electrical Equip | M |  |  |
| 3625 | Electronic and other Electrical Equip | M |  |  |
| 3629 | Electronic and other Electrical Equip | M |  |  |
| 3631 | Electronic and other Electrical Equip | M |  |  |
| 3632 | Electronic and other Electrical Equip | M |  |  |
| 3633 | Electronic and other Electrical Equip | M |  |  |
| 3634 | Electronic and other Electrical Equip | M |  |  |
| 3635 | Electronic and other Electrical Equip | M |  |  |
| 3639 | Electronic and other Electrical Equip | M |  |  |
| 3641 | Electronic and other Electrical Equip | M |  |  |
| 3643 | Electronic and other Electrical Equip | M |  |  |
| 3644 | Electronic and other Electrical Equip | M |  |  |
| 3645 | Electronic and other Electrical Equip | M |  |  |
| 3646 | Electronic and other Electrical Equip | M |  |  |
| 3647 | Electronic and other Electrical Equip | M |  |  |
| 3648 | Electronic and other Electrical Equip | M |  |  |

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|      |                                       |   |  |  |  |
|------|---------------------------------------|---|--|--|--|
| 3651 | Electronic and other Electrical Equip | M |  |  |  |
| 3652 | Electronic and other Electrical Equip | M |  |  |  |
| 3661 | Electronic and other Electrical Equip | M |  |  |  |
| 3663 | Electronic and other Electrical Equip | M |  |  |  |
| 3669 | Electronic and other Electrical Equip | M |  |  |  |
| 3671 | Electronic and other Electrical Equip | M |  |  |  |
| 3672 | Electronic and other Electrical Equip | M |  |  |  |
| 3674 | Electronic and other Electrical Equip | M |  |  |  |
| 3675 | Electronic and other Electrical Equip | M |  |  |  |
| 3676 | Electronic and other Electrical Equip | M |  |  |  |
| 3677 | Electronic and other Electrical Equip | M |  |  |  |
| 3678 | Electronic and other Electrical Equip | M |  |  |  |
| 3679 | Electronic and other Electrical Equip | M |  |  |  |
| 3691 | Electronic and other Electrical Equip | M |  |  |  |
| 3692 | Electronic and other Electrical Equip | M |  |  |  |
| 3694 | Electronic and other Electrical Equip | M |  |  |  |
| 3695 | Electronic and other Electrical Equip | M |  |  |  |
| 3699 | Electronic and other Electrical Equip | M |  |  |  |
| 3812 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3821 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3822 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3823 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3824 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3825 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3826 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3827 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3829 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3841 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3842 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3843 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3844 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3845 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3851 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3861 | Measuring, Analyzing and Control In   | M |  |  |  |
| 3873 | Measuring, Analyzing and Control In   | M |  |  |  |

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|      |                                      |   |  |  |  |
|------|--------------------------------------|---|--|--|--|
| 3911 | Miscellaneous Manufacturing          | M |  |  |  |
| 3914 | Silverware, Plated Ware and Stainles | H |  |  |  |
| 3915 | Miscellaneous Manufacturing          | M |  |  |  |
| 3931 | Miscellaneous Manufacturing          | M |  |  |  |
| 3942 | Miscellaneous Manufacturing          | M |  |  |  |
| 3944 | Miscellaneous Manufacturing          | M |  |  |  |
| 3949 | Miscellaneous Manufacturing          | M |  |  |  |
| 3951 | Miscellaneous Manufacturing          | M |  |  |  |
| 3952 | Miscellaneous Manufacturing          | M |  |  |  |
| 3953 | Miscellaneous Manufacturing          | M |  |  |  |
| 3955 | Miscellaneous Manufacturing          | M |  |  |  |
| 3981 | Miscellaneous Manufacturing          | M |  |  |  |
| 3965 | Miscellaneous Manufacturing          | M |  |  |  |
| 3991 | Miscellaneous Manufacturing          | M |  |  |  |
| 3993 | Miscellaneous Manufacturing          | M |  |  |  |
| 3995 | Miscellaneous Manufacturing          | M |  |  |  |
| 3995 | Miscellaneous Manufacturing          | M |  |  |  |
| 3996 | Linoleum, Asphalted Felt Based Floo  | H |  |  |  |
| 3999 | Miscellaneous Manufacturing          | M |  |  |  |
| 4111 | Local and Suburban Transit           | L |  |  |  |
| 4119 | Local Passenger Transportation NO    | L |  |  |  |
| 4121 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4131 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4141 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4142 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4151 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4173 | Local and Suburban Transit and Hig   | L |  |  |  |
| 4212 | Motor Freight Transportation and Wa  | L |  |  |  |
| 4213 | Motor Freight Transportation and Wa  | L |  |  |  |
| 4213 | Motor Freight Transportation and Wa  | L |  |  |  |
| 4214 | Motor Freight Transportation and Wa  | L |  |  |  |
| 4215 | Courier Services Except Air          | L |  |  |  |
| 4221 | Farm Product Warehousing and Stor    | M |  |  |  |
| 4222 | Refrigerated Warehousing and Stora   | M |  |  |  |
| 4225 | General Warehousing and Storage      | L |  |  |  |

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|      |                                       |   |  |  |
|------|---------------------------------------|---|--|--|
| 4226 | Special Warehousing and Storage       | M |  |  |
| 4231 | Terminal & Joint Maintenance Facility | L |  |  |
| 4311 | United States Postal Service          | L |  |  |
| 4512 | Transportation by Air                 | L |  |  |
| 4513 | Transportation by Air                 | L |  |  |
| 4522 | Transportation by Air                 | L |  |  |
| 4581 | Transportation by Air                 | L |  |  |
| 4724 | Transportation Services               | L |  |  |
| 4725 | Transportation Services               | L |  |  |
| 4729 | Transportation Services               | L |  |  |
| 4731 | Arrangement of Transportation of Fr   | L |  |  |
| 4741 | Rental of Railroad Cars               | L |  |  |
| 4783 | Packing and Crating                   | L |  |  |
| 4785 | Fixed Facilities and Inspection and   | L |  |  |
| 4789 | Transportation Services NOC           | L |  |  |
| 4812 | Communications                        | M |  |  |
| 4813 | Communications                        | M |  |  |
| 4822 | Communications                        | M |  |  |
| 4832 | Communications                        | M |  |  |
| 4833 | Communications                        | M |  |  |
| 4841 | Communications                        | M |  |  |
| 4899 | Communications                        | M |  |  |
| 4941 | Water Supply                          | M |  |  |
| 4952 | Sanitary Services                     | M |  |  |
| 4953 | Sanitary Services                     | M |  |  |
| 4959 | Sanitary Services                     | M |  |  |
| 4961 | Steam and Air conditioning Supply     | M |  |  |
| 4971 | Irrigation Systems                    | M |  |  |
| 5012 | Wholesale Trade -Durable Goods        | L |  |  |
| 5013 | Wholesale Trade -Durable Goods        | L |  |  |
| 5014 | Wholesale Trade -Durable Goods        | L |  |  |
| 5021 | Wholesale Trade -Durable Goods        | L |  |  |
| 5023 | Wholesale Trade -Durable Goods        | L |  |  |
| 5031 | Lumber, Plywood, Millwork and Woo     | L |  |  |
| 5032 | Lumber and Other Construction Mat     | L |  |  |

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|      |                                     |   |  |  |
|------|-------------------------------------|---|--|--|
| 5033 | Lumber and Other Construction Mat   | L |  |  |
| 5039 | Lumber and Other Construction Mat   | L |  |  |
| 5043 | Professional & Commercial Equipme   | L |  |  |
| 5044 | Professional & Commercial Equipme   | L |  |  |
| 5045 | Professional & Commercial Equipme   | L |  |  |
| 5046 | Professional & Commercial Equipme   | L |  |  |
| 5047 | Professional & Commercial Equipme   | L |  |  |
| 5048 | Professional & Commercial Equipme   | L |  |  |
| 5049 | Professional & Commercial Equipme   | L |  |  |
| 5051 | Metals and Minerals except Petroleu | L |  |  |
| 5052 | Metals and Minerals except Petroleu | L |  |  |
| 5063 | Electrical Goods                    | L |  |  |
| 5064 | Electrical Goods                    | L |  |  |
| 5065 | Electrical Goods                    | L |  |  |
| 5072 | Hardware, & Plumbing & Heating Eq   | L |  |  |
| 5074 | Hardware, & Plumbing & Heating Eq   | L |  |  |
| 5075 | Hardware, & Plumbing & Heating Eq   | L |  |  |
| 5078 | Hardware, & Plumbing & Heating Eq   | L |  |  |
| 5082 | Machinery, Equipment & Supplies     | L |  |  |
| 5083 | Machinery, Equipment & Supplies     | L |  |  |
| 5084 | Machinery, Equipment & Supplies     | L |  |  |
| 5085 | Machinery, Equipment & Supplies     | L |  |  |
| 5087 | Machinery, Equipment & Supplies     | L |  |  |
| 5088 | Machinery, Equipment & Supplies     | L |  |  |
| 5091 | Miscellaneous Durable Goods         | L |  |  |
| 5092 | Miscellaneous Durable Goods         | L |  |  |
| 5094 | Miscellaneous Durable Goods         | L |  |  |
| 5099 | Miscellaneous Durable Goods         | L |  |  |
| 5111 | Wholesale Trade - NonDurable        | L |  |  |
| 5112 | Wholesale Trade - NonDurable        | L |  |  |
| 5113 | Wholesale Trade - NonDurable        | L |  |  |
| 5122 | Drugs, Dnup Proprietaries and Drugg | L |  |  |
| 5131 | Apparel, Piece Goods & Notions      | L |  |  |
| 5136 | Apparel, Piece Goods & Notions      | L |  |  |
| 5137 | Fur Clothing Only                   | L |  |  |

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|      |                                       |   |  |  |
|------|---------------------------------------|---|--|--|
| 5139 | Apparel, Piece Goods & Notions        | L |  |  |
| 5141 | Groceries and Related Products        | M |  |  |
| 5142 | Groceries and Related Products        | M |  |  |
| 5143 | Groceries and Related Products        | M |  |  |
| 5144 | Groceries and Related Products        | M |  |  |
| 5145 | Groceries and Related Products        | M |  |  |
| 5146 | Groceries and Related Products        | M |  |  |
| 5147 | Groceries and Related Products        | M |  |  |
| 5148 | Groceries and Related Products        | M |  |  |
| 5149 | Groceries and Related Products        | M |  |  |
| 5153 | Farm Product Raw Material             | L |  |  |
| 5154 | Farm Product Raw Material             | L |  |  |
| 5159 | Farm Product Raw Material             | L |  |  |
| 5169 | Chemicals and Allied Products, NOC    | L |  |  |
| 5171 | Petroleum and Petroleum Products      | L |  |  |
| 5172 | Petroleum and Petroleum Products      | L |  |  |
| 5181 | Beer, Wine and Distilled Alcoholic Be | L |  |  |
| 5182 | Beer, Wine and Distilled Alcoholic Be | L |  |  |
| 5191 | Miscellaneous Nondurable Goods        | L |  |  |
| 5192 | Miscellaneous Nondurable Goods        | L |  |  |
| 5193 | Flowers, Nursery Stock and Supplies   | M |  |  |
| 5194 | Tobacco and Tobacco Products          | L |  |  |
| 5198 | Miscellaneous Nondurable Goods        | L |  |  |
| 5199 | Ice, Manufactured or Natural          | L |  |  |
| 5211 | Lumber & Other Building Materials D   | L |  |  |
| 5231 | Paint, Glass & Wallpaper Stores       | L |  |  |
| 5251 | Hardware Stores                       | L |  |  |
| 5261 | Nursery Stock, Seeds and Bulbs        | M |  |  |
| 5271 | Mobile Home Dealers                   | L |  |  |
| 5311 | General Merchandise Stores            | L |  |  |
| 5331 | General Merchandise Stores            | L |  |  |
| 5399 | General Merchandise Stores            | L |  |  |
| 5411 | Food Stores                           | L |  |  |
| 5421 | Food Stores                           | L |  |  |
| 5431 | Food Stores                           | L |  |  |

|      |                                    |   |  |  |  |
|------|------------------------------------|---|--|--|--|
| 5441 | Food Stores                        | L |  |  |  |
| 5451 | Food Stores                        | L |  |  |  |
| 5461 | Food Stores                        | L |  |  |  |
| 5499 | Food Stores                        | L |  |  |  |
| 5511 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5521 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5531 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5541 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5551 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5561 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5571 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5599 | Automotive Dealers and Gasoline Se | L |  |  |  |
| 5611 | Apparel and Accessory Stores       | L |  |  |  |
| 5621 | Apparel and Accessory Stores       | L |  |  |  |
| 5632 | Apparel and Accessory Stores - Fur | L |  |  |  |
| 5641 | Apparel and Accessory Stores       | L |  |  |  |
| 5651 | Apparel and Accessory Stores       | L |  |  |  |
| 5661 | Apparel and Accessory Stores       | L |  |  |  |
| 5699 | Apparel and Accessory Stores       | L |  |  |  |
| 5712 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5713 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5714 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5719 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5722 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5731 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5734 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5735 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5736 | Home Furniture, Furnishings and Eq | L |  |  |  |
| 5812 | Eating and Drinking Places         | L |  |  |  |
| 5813 | Eating and Drinking Places         | L |  |  |  |
| 5912 | Miscellaneous Retail               | L |  |  |  |
| 5921 | Liquor Stores                      | L |  |  |  |
| 5932 | Used Merchandise Stores            | L |  |  |  |
| 5941 | Miscellaneous Shopping Goods Stor  | L |  |  |  |
| 5942 | Miscellaneous Shopping Goods Stor  | L |  |  |  |

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|------|---------------------------------------|---|--|--|--|
| 5943 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5944 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5945 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5946 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5947 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5948 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5949 | Miscellaneous Shopping Goods Stor     | L |  |  |  |
| 5961 | Catalog and Mail Order Houses         | L |  |  |  |
| 5962 | Automatic Merchandising Machine O     | L |  |  |  |
| 5963 | Direct Selling Establishments         | L |  |  |  |
| 5983 | Fuel Dealers                          | L |  |  |  |
| 5984 | Fuel Dealers                          | L |  |  |  |
| 5989 | Fuel Dealers                          | L |  |  |  |
| 5992 | Florists                              | L |  |  |  |
| 5993 | Retail Stores, Not Elsewhere Classifi | L |  |  |  |
| 5994 | Retail Stores, Not Elsewhere Classifi | L |  |  |  |
| 5995 | Retail Stores, Not Elsewhere Classifi | L |  |  |  |
| 5999 | Retail Stores, Not Elsewhere Classifi | L |  |  |  |
| 6019 | Depository Institutions               | L |  |  |  |
| 6021 | Depository Institutions               | L |  |  |  |
| 6022 | Depository Institutions               | L |  |  |  |
| 6029 | Depository Institutions               | L |  |  |  |
| 6035 | Depository Institutions               | L |  |  |  |
| 6036 | Depository Institutions               | L |  |  |  |
| 6061 | Depository Institutions               | L |  |  |  |
| 6062 | Depository Institutions               | L |  |  |  |
| 6091 | Depository Institutions               | L |  |  |  |
| 6099 | Functions Related to Depository Ban   | L |  |  |  |
| 6111 | Non-Depository Credit Institutions    | L |  |  |  |
| 6141 | Non-Depository Credit Institutions    | L |  |  |  |
| 6153 | Non-Depository Credit Institutions    | L |  |  |  |
| 6159 | Non-Depository Credit Institutions    | L |  |  |  |
| 6162 | Non-Depository Credit Institutions    | L |  |  |  |
| 6163 | Non-Depository Credit Institutions    | L |  |  |  |
| 6311 | Insurance Carriers                    | L |  |  |  |

|      |                                      |   |  |  |
|------|--------------------------------------|---|--|--|
| 6321 | Insurance Carriers                   | L |  |  |
| 6324 | Insurance Carriers                   | L |  |  |
| 6331 | Insurance Carriers                   | L |  |  |
| 6351 | Insurance Carriers                   | L |  |  |
| 6361 | Insurance Carriers                   | L |  |  |
| 6371 | Insurance Carriers                   | L |  |  |
| 6399 | Insurance Carriers                   | L |  |  |
| 6411 | Insurance Agents, Brokers, and Serv  | L |  |  |
| 6512 | Real Estate                          | L |  |  |
| 6513 | Real Estate                          | L |  |  |
| 6514 | Operators Of Dwellings (Four Or Fe   | L |  |  |
| 6515 | Operators Of Residential Mobile Ho   | L |  |  |
| 6517 | Lessors Of Railroad Property         | L |  |  |
| 6519 | Real Estate - Lessors of Real Proper | L |  |  |
| 6531 | Real Estate - Lessors of Real Proper | L |  |  |
| 6541 | Real Estate - Lessors of Real Proper | L |  |  |
| 6552 | Real Estate - Lessors of Real Proper | L |  |  |
| 6553 | Real Estate - Lessors of Real Proper | L |  |  |
| 6712 | Holding and Other Investment Office  | L |  |  |
| 6719 | Holding and Other Investment Office  | L |  |  |
| 6722 | Holding and Other Investment Office  | L |  |  |
| 6726 | Holding and Other Investment Office  | L |  |  |
| 6732 | Holding and Other Investment Office  | L |  |  |
| 6733 | Holding and Other Investment Office  | L |  |  |
| 6792 | Holding and Other Investment Office  | L |  |  |
| 6794 | Holding and Other Investment Office  | L |  |  |
| 6798 | Holding and Other Investment Office  | L |  |  |
| 6799 | Holding and Other Investment Office  | L |  |  |
| 7011 | Hotels, Motels, Rooming Houses, Ca   | L |  |  |
| 7021 | Hotels, Motels, Rooming Houses, Ca   | L |  |  |
| 7032 | Hotels, Motels, Rooming Houses, Ca   | L |  |  |
| 7041 | Hotels, Motels, Rooming Houses, Ca   | L |  |  |
| 7211 | Personal Services                    | L |  |  |
| 7212 | Personal Services                    | L |  |  |
| 7213 | Personal Services                    | L |  |  |

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|      |                                      |   |  |
|------|--------------------------------------|---|--|
| 7215 | Dry Cleaning & Laundry, Self Serv    | L |  |
| 7216 | Dry Cleaning & Laundry, Self Serv    | L |  |
| 7217 | Personal Services                    | L |  |
| 7218 | Industrial Launderers                | L |  |
| 7219 | Fur Garments: Cleaning, Repairing,   | L |  |
| 7221 | Personal Services                    | L |  |
| 7231 | Personal Services                    | L |  |
| 7241 | Personal Services                    | L |  |
| 7251 | Personal Services                    | L |  |
| 7291 | Tax Return Preparation               | L |  |
| 7299 | Miscellaneous Personal Services, N.  | L |  |
| 7311 | Business Services                    | L |  |
| 7312 | Outdoor Advertising Services         | L |  |
| 7313 | Radio, Television, And Publishers' A | L |  |
| 7319 | Advertising, N.O.C.                  | L |  |
| 7322 | Adjustment And Collection Services   | L |  |
| 7331 | Direct Mail Advertising Services     | L |  |
| 7334 | Business Services                    | L |  |
| 7335 | Commercial Photography               | L |  |
| 7336 | Commercial Art And Graphic Design    | L |  |
| 7338 | Business Services                    | L |  |
| 7342 | Business Services                    | L |  |
| 7349 | Business Services                    | L |  |
| 7352 | Medical Equipment Rental And Leasi   | L |  |
| 7353 | Heavy Construction Equipment Rent    | L |  |
| 7359 | Equipment Rental And Leasing, N.O.   | L |  |
| 7361 | Business Services                    | L |  |
| 7363 | Business Services                    | L |  |
| 7381 | Detective, Guard, And Armored Car    | L |  |
| 7382 | Security Systems Services            | L |  |
| 7384 | Photo Finishing Laboratories         | M |  |
| 7389 | Business Services, N.O.C.            | L |  |
| 7513 | Automotive Repair, Services and Par  | L |  |
| 7514 | Automotive Repair, Services and Par  | L |  |
| 7515 | Automotive Repair, Services and Par  | L |  |

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|------|---------------------------------------|---|--|--|
| 7519 | Automotive Repair, Services and Par   | L |  |  |
| 7521 | Automotive Repair, Services and Par   | L |  |  |
| 7532 | Automotive Repair, Services and Par   | L |  |  |
| 7533 | Automotive Repair, Services and Par   | L |  |  |
| 7534 | Tire Retreading and Repair Shops      | L |  |  |
| 7536 | Automotive Repair, Services and Par   | L |  |  |
| 7537 | Automotive Repair, Services and Par   | L |  |  |
| 7538 | Automotive Repair, Services and Par   | L |  |  |
| 7539 | Automotive Repair, Services and Par   | L |  |  |
| 7622 | Miscellaneous Repair Services         | L |  |  |
| 7623 | Miscellaneous Repair Services         | L |  |  |
| 7629 | Miscellaneous Repair Services         | L |  |  |
| 7631 | Miscellaneous Repair Services         | L |  |  |
| 7641 | Miscellaneous Repair Services         | L |  |  |
| 7692 | Miscellaneous Repair Services         | L |  |  |
| 7694 | Miscellaneous Repair Services         | L |  |  |
| 7699 | Repair Shops and Related Services,    | L |  |  |
| 7812 | Motion Picture And Video Tape Prod    | L |  |  |
| 7819 | Services Allied To Motion Picture Pro | L |  |  |
| 7822 | Motion Pictures                       | L |  |  |
| 7829 | Motion Pictures                       | L |  |  |
| 7832 | Motion Pictures                       | L |  |  |
| 7833 | Motion Pictures                       | L |  |  |
| 7841 | Motion Pictures                       | L |  |  |
| 7911 | Amusement And Recreation Service      | L |  |  |
| 7922 | Amusement And Recreation Service      | L |  |  |
| 7929 | Amusement And Recreation Service      | L |  |  |
| 7933 | Amusement And Recreation Service      | L |  |  |
| 7941 | Professional Sports Clubs And Prom    | L |  |  |
| 7992 | Amusement And Recreation Service      | L |  |  |
| 7996 | Amusement And Recreation Service      | L |  |  |
| 7997 | Amusement And Recreation Service      | L |  |  |
| 8000 | Health Services                       | L |  |  |
| 8011 | Radiologists, Offices Of              | L |  |  |
| 8021 | Health Services                       | L |  |  |

|      |                                       |   |  |  |
|------|---------------------------------------|---|--|--|
| 8031 | Health Services                       | L |  |  |
| 8041 | Health Services                       | L |  |  |
| 8042 | Health Services                       | L |  |  |
| 8043 | Health Services                       | L |  |  |
| 8049 | Health Services                       | L |  |  |
| 8051 | Health Services                       | L |  |  |
| 8052 | Health Services                       | L |  |  |
| 8059 | Health Services                       | L |  |  |
| 8062 | General Medical And Surgical Hospit   | L |  |  |
| 8063 | Health Services                       | L |  |  |
| 8072 | Dental Laboratories                   | L |  |  |
| 8082 | Health Services                       | L |  |  |
| 8092 | Kidney Dialysis Centers               | L |  |  |
| 8093 | Health Services                       | L |  |  |
| 8111 | Legal Services                        | L |  |  |
| 8211 | Educational Services                  | L |  |  |
| 8221 | Educational Services                  | L |  |  |
| 8222 | Educational Services                  | L |  |  |
| 8231 | Educational Services                  | L |  |  |
| 8243 | Educational Services                  | L |  |  |
| 8244 | Educational Services                  | L |  |  |
| 8249 | Aviation Schools, Excluding Flying In | L |  |  |
| 8299 | Schools and Educational Services, N   | L |  |  |
| 8322 | Social Services                       | L |  |  |
| 8331 | Social Services                       | L |  |  |
| 8351 | Social Services                       | L |  |  |
| 8361 | Social Services                       | L |  |  |
| 8399 | Social Services                       | L |  |  |
| 8400 | Museums, Art Galleries, And Botanic   | L |  |  |
| 8412 | Planetaria                            | L |  |  |
| 8422 | Arborea And Botanical Or Zoological   | L |  |  |
| 8511 | Membership Organizations              | L |  |  |
| 8621 | Membership Organizations              | L |  |  |
| 8631 | Membership Organizations              | L |  |  |
| 8641 | Membership Organizations              | L |  |  |

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|------|-------------------------------------|---|--|--|
| 8651 | Membership Organizations            | L |  |  |
| 8661 | Membership Organizations            | L |  |  |
| 8699 | Membership Organizations            | L |  |  |
| 8700 | Engineering, Accounting, Research,  | L |  |  |
| 8711 | Engineering Services                | L |  |  |
| 8712 | Architectural Services              | L |  |  |
| 8713 | Surveying Services                  | L |  |  |
| 8721 | Engineering, Accounting, Research,  | L |  |  |
| 8731 | Commercial, Physical and Biological | L |  |  |
| 8732 | Engineering, Accounting, Research,  | L |  |  |
| 8733 | Noncommercial Research Organizati   | L |  |  |
| 8741 | Engineering, Accounting, Research,  | L |  |  |
| 8742 | Engineering, Accounting, Research,  | L |  |  |
| 8743 | Engineering, Accounting, Research,  | L |  |  |
| 8744 | Facilities Support Management Servi | L |  |  |
| 8748 | Engineering, Accounting, Research,  | L |  |  |
| 9111 | Executive, Legislative, And General | L |  |  |
| 9121 | Executive, Legislative, And General | L |  |  |
| 9131 | Executive, Legislative, And General | L |  |  |
| 9199 | Executive, Legislative, And General | L |  |  |
| 9211 | Justice, Public Order and Safety    | L |  |  |
| 9221 | Justice, Public Order and Safety    | L |  |  |
| 9222 | Justice, Public Order and Safety    | L |  |  |
| 9223 | Justice, Public Order and Safety    | L |  |  |
| 9224 | Justice, Public Order and Safety    | L |  |  |
| 9229 | Justice, Public Order and Safety    | L |  |  |
| 9311 | Public Finance, Taxation, And Monet | L |  |  |
| 9411 | Administration of Human Resource P  | L |  |  |
| 9431 | Administration of Human Resource P  | L |  |  |
| 9441 | Administration of Human Resource P  | L |  |  |
| 9451 | Administration of Human Resource P  | L |  |  |
| 9511 | Administration of Environmental Hou | L |  |  |
| 9512 | Administration of Environmental Hou | L |  |  |
| 9531 | Administration of Environmental Hou | L |  |  |
| 9532 | Administration of Environmental Hou | L |  |  |

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|------|------------------------------------|---|--|--|--|
| 9611 | Administration of Economic Program | L |  |  |  |
| 9621 | Administration of Economic Program | L |  |  |  |
| 9631 | Administration of Economic Program | L |  |  |  |
| 9641 | Administration of Economic Program | L |  |  |  |
| 9651 | Administration of Economic Program | L |  |  |  |
| 9661 | Administration of Economic Program | L |  |  |  |

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**AMERICAN INTERNATIONAL COMPANIES®**  
**INTEGRATED PROPERTY INSURANCE SOLUTIONS**  
**RULE PAGE**

**A. 89945 (10/06) Hospitality/Leisure Program Enhancement Endorsement:**

- 12.5% of the premium developed using ISO, (or company filed and approved), Group 1 and 2 Loss Cost rating procedures for Buildings, and Business Personal Property, and if specifically covered, Business Income and Extra Expense coverage.
- This coverage charge is subject to a minimum premium of \$1,250, except when there are locations in earthquake zones 1 and 2, the minimum premium shall be \$1,350.

**B. 89946 (10/06) TEE TO GREEN COVERAGE:**

This optional endorsement broadens coverage for risks with hospitality/leisure exposures such as resorts, hotels or golf/country clubs. It would attach to our independently filed Integrated Property Insurance Solutions - Property One Coverage Form.

- Coverage is based on losses or damages that occur in any one policy year;
- The Deductible for Covered Property applies subject to a \$1,000 minimum deductible per occurrence for each coverage extension unless a lower deductible is shown.
- Premiums are subject to IRPM modification.

**1. Tee to Green Rating:**

a. The following are flat premium charges based on the maximum limit per course. Premium is based on a \$250 premium charge for every \$50,000 increase in limits:

Option 1 - \$100,000 limit per course - \$400 premium per club

Option 2 - \$150,000 limit per course - \$650 premium per club

Option 3 - \$200,000 limit per course - \$900 premium per club

Option 4 - \$250,000 limit per course - \$1,150 premium per club

Option 5 - \$300,000 limit per course - \$1,400 premium per club

Option 6 - \$350,000 limit per course - \$1,650 premium per club

Option 7 - \$400,000 limit per course - \$1,900 premium per club

Higher limits are available based referral to Company.

**2. Sprinklers and Underground Wiring and Additional Coverage Golf Course Property Rating:**

- a. The rates for the sprinklers and underground wiring and additional coverages for golf course property are based on the ISO Basic Group 1 - Class rates – Special Classes - loss cost times the NHIC LCMs.
- b. Rate applies per \$100 of values for each coverage.

**Sprinklers and Underground Wiring:**

- \$25,000 maximum limit - .85 rate per \$100 - \$200 mp

**Additional Coverage Golf Course Property:**

- \$25,000 maximum limit - .85 rate per \$100 - \$200 mp

Higher limits are a referral to company.

**INTEGRATED PROPERTY  
INSURANCE SOLUTIONS**

**RULE PAGE**

**OPTIONAL COVERAGES**

**A. PEAK SEASON LIMIT OF INSURANCE**

Use ISO rating rules for Peak Season  
Use endorsement # 94347 (4/07)

**B. FINE ARTS AMENDATORY ENDORSEMENT**

Use ISO contents loss costs for increased limits.  
Use endorsement # 94453 (5/07)

**C. VACANCY PERMIT**

Use ISO rating rules for Vacancy  
Use endorsement # 94454 (5/07)

**Commercial Lines Manual  
Integrated Property Insurance Solutions (IPIS)  
Exception Page**

**UPGRADE TO GREEN – PROGRAMS ENDORSEMENT  
RATING RULE**

Rating rule for use of forms numbers: 97037 - UPGRADE TO GREEN – PROGRAMS ENDORSEMENT

All policies will be rated as per our Integrated Property Insurance Solutions rating plan where approved, for all property coverages.

The premium determined, as per our filed and approved rating plan, shall in all instances be increased by three percent (3%) when either of the following endorsements is attached to the policy:

97037 - UPGRADE TO GREEN – PROGRAMS ENDORSEMENT

The three percent (3%) premium charge for use of the forms is further subject to a minimum per location premium charge of \$100.

For policies with 10 or more locations, the premium charge will be the greater of \$1,000 or 3% of the policy property premium.

**Integrated Property Insurance Solutions (IPIS)**  
**Exception Page**  
**UtilitySure Program**

The program will use our currently filed and approved IPIS rates, rules and forms, including the following rule:

**Forms**

**1. 97077 - Utility Extension Endorsement**

This optional endorsement broadens property coverage to address the specific needs of utility companies such as natural gas, oil, electric, cable, sewer and water.

**Additional Premium**

There is no additional premium charge for this endorsement

**INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES**

The following supplements the Integrated Property Solutions (IPIS) rules:

**Broadcasters Productions Coverage Endorsement – 111480**

This optional endorsement will be offered to all insureds that may have off premises production exposures.

The endorsement provides coverage for:

- Negative file, videotape, digital camera memory cards and related property subject to \$250,000 sublimit;
- Props, sets and wardrobe(s) subject to \$50,000 sublimit;
- Miscellaneous equipment subject to \$50,000 sublimit.

All while used in connection with the filming of productions that have production periods of 90 days or less;

Coverage is also provided for expenses incurred:

- That would not otherwise have been incurred for completion of a production had no loss or damage to covered property occurred; and
- Expenses incurred that no longer have value if loss or damage to covered property necessarily prevent completion of a production.

Coverage is further provided for sums that an insured is legally obligated to pay, due to covered loss or damage to property of others in their care, custody and control subject to \$500,000 sublimit.

Coverages are subject to the sublimits included on the Schedule that forms a part of the endorsement and as noted above.

There is a flat charge of \$2,000 when this endorsement is included on a policy.

**Radio and Television Towers and Equipment Coverage Enhancement Endorsement - 91089**

This mandatory endorsement is an update to the previously filed and approved endorsement. The key change is including a valuation provision that clarifies the valuation intent for Computer Equipment, Broadcast Equipment, Data, Broadcast Software, Programs, Media and Broadcast Media. In conjunction with this Broadcast Equipment, Broadcast Media and Broadcast Software are added to the Definitions.

There is no premium charge for this endorsement.

**Radio and TV Broadcasters Off Premises Utility Failure Endorsement - 107989**

This optional endorsement will be used where an insured requests coverage for business income and extra expense that results from loss or damage to off premises facilities that supply communication services to the insured. This endorsement allows an increase in the Off Premises Utility Failure Limit of Insurance for such exposure.

The Business Income and Extra Expense exposure for this endorsement will be determined by applying the policy rate for business income to the requested Limit of Insurance for this endorsement. This limit will be included with the insured's business income and extra expense limits during the rating process.

There is no rate impact for this endorsement as explained above.

**EQUIPMENT BREAKDOWN - OTHER CONDITIONS ENDORSEMENT – 110319**

This mandatory form is attached solely when there are differences in terms between the Equipment Breakdown and Property coverages. When such differences exist, this form provides a format to describe such differences.

There is no premium charge for this endorsement.

**Business Personal Property Coverage Under a Storage Contract - 109299**

This optional endorsement will be used where an insured requests coverage for business personal property of others in their care, custody and control. The values for such property will be included with the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

**Protective Safeguards - 108114**

This optional endorsement will be used where protective safeguards systems or devices are prominent features in the reduced rates for an insured, and an impairment could pose a significant increase in hazard.

There is no premium charge for this endorsement.

**Ordinary Payroll Expenses Exclusion (IPIS) – 110285**

This optional endorsement will be used where an insured wishes to exclude any ordinary payroll from the business income coverage that they purchase. This endorsement will allow us to provide such exclusion clearly within a policy.

The insured will exclude ordinary payroll values from the business income values that they report to the company for rating purposes.

There is no premium charge for this endorsement.

**Stock Exclusion Endorsement – 110278**

This optional endorsement will be used when an insured requests that coverage for stock stored be excluded from the business personal property coverage under the policy.

The values for stock will be excluded from the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

Kansas

**Stock While Outside of Building Exclusion Endorsement - 110279**

This optional endorsement will be used when an insured requests that coverage for stock stored outside of a building be excluded from coverage under the policy.

The values for such property will be excluded from the business personal property values of the insured for rating purposes.

There is no premium charge for this endorsement.

**Blanket Limits - Stock Endorsement – 110316**

This optional endorsement allows blanket coverage for "stock" for a multi building location, or over multiple scheduled locations, on a property policy.

There is no premium charge for this endorsement.

## **INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES**

### **Limitations on Coverage for Roof Surfacing - 111796**

This optional endorsement is to be used with our Integrated Property Insurance Program (IPIS) forms. It will be used in accordance with ISO Rule 28. LIMITATIONS OF COVERAGE FOR ROOF SURFACING.

The premium calculation for use of this endorsement will be as per ISO Rule 28. Paragraph C. Rate Modification.

### **Discharge from Sewer, Drain or Pump (Not Flood Related) - 111464**

This optional endorsement will be used to define limited coverage for property damage and business income loss as a result of discharge from a sewer, drain or pump. This endorsement will allow us to provide specific coverage within a policy for this exposure. A separate deductible may apply to this coverage.

The insured will be able to request a Discharge Limit for Property Damage and Business Income.

This endorsement will be mandatory for all insureds covered in our habitational program.

The premium charge for this endorsement will be calculated in accordance with ISO Rule 38. Z. If a separate deductible is provided for this coverage, a deductible credit will be calculated by modifying the rate with the applicable ISO deductible factor for Other Causes of Loss.

If the deductible for Discharge from Sewer, Drain or Pump is different from the fire deductible, a deductible credit will be calculated as per ISO Rule 38, paragraph Z.

**COMMERCIAL PROPERTY AND COMMERCIAL INLAND  
MARINE MULTIPLE DEDUCTIBLE ENDORSEMENT**

**RULE PAGE**

**111876 - Commercial Property and Commercial Inland Marine Multiple Deductible  
Endorsement**

The commercial property and commercial inland marine multiple deductible endorsement is an optional form to be used when there are two coverages. The endorsement is for use with a package policy which includes Commercial Inland Marine and Commercial Property Coverages.

When there are two coverages, one property and the other inland marine providing coverage for an insured we will only apply the single largest deductible in any one loss occurrence.

There is no premium impact.

**INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES**

**KANSAS RULE PAGE**

**111881 Ordinance or Law Amendatory Endorsement**

This endorsement will be attached to all policies that use our Property Coverage Form (Integrated Property Insurance Solutions).

There is no premium impact.

## INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES

### RULE PAGE

#### **115129 - Additional Property Not Covered Endorsement**

This is an optional form to be attached to any policy where property may also be covered under another coverage form. If the property is more specifically described in the other coverage form, then such property is not covered under our Property Coverage Form.

There is no premium impact.

#### **115130 - Recycling Operations Shredder Coverage Endorsement**

This is an optional form to be used with recycling operations that have Shredders to provide coverage for such shredders under the Building coverage in the Property Coverage Form.

There is no premium impact.

#### **115131 - Rinkguard Amendatory Endorsement - Underground Or Buried Piping and Excavation Endorsement**

This is an optional form to be used with skating rink facilities to provide coverage for underground or buried piping and/or excavation costs to repair or replace such piping.

There is no premium impact.

#### **115137 - Wind Turbine(s) Business Income (And Extra Expense) Changes – Beginning of the Period of Restoration**

This is a mandatory endorsement when providing Business Income and Extra Expense coverage for Wind Turbines. It amends the beginning of the period of restoration to 72 hours for business income when the period of restoration begins at the time of direct physical loss or damage for other Covered Property.

There is no premium impact.

## **INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES**

The following supplements the Integrated Property Solutions (IPIS) rules:

### **Broadcasters Productions Coverage Endorsement – 111480**

This optional endorsement will be offered to all insureds that may have off premises production exposures.

The endorsement provides coverage for:

- Negative file, videotape, digital camera memory cards and related property subject to \$250,000 sublimit;
- Props, sets and wardrobe(s) subject to \$50,000 sublimit;
- Miscellaneous equipment subject to \$50,000 sublimit.

All while used in connection with the filming of productions that have production periods of 90 days or less;

Coverage is also provided for expenses incurred:

- That would not otherwise have been incurred for completion of a production had no loss or damage to covered property occurred; and
- Expenses incurred that no longer have value if loss or damage to covered property necessarily prevent completion of a production.

Coverage is further provided for sums that an insured is legally obligated to pay, due to covered loss or damage to property of others in their care, custody and control subject to \$500,000 sublimit.

Coverages are subject to the sublimits included on the Schedule that forms a part of the endorsement and as noted above.

There is a flat charge of \$2,000 when this endorsement is included on a policy.

### **Broadcasters Enhancement Endorsement - 115174**

This mandatory endorsement is an update to the previously filed and approved endorsement Radio and Television Towers and Equipment Coverage 91089. The key changes are Business Income and Extra Expense is added subject to a \$50,000 limit, Valuation Clause is enhanced to provide replacement cost plus up to 25% above what it would cost to repair or replace for certain equipment and Supplemental Coverage is added for Interdependent Business Interruption as well as Emergency Alert System Business Interruption.

There is no premium charge for this endorsement.

### **.Radio and TV Broadcasters Off Premises Utility Failure Endorsement - 107989**

This optional endorsement will be used where an insured requests coverage for business income and extra expense that results from loss or damage to off premises facilities that supply communication services to the insured. This endorsement allows an increase in the Off Premises Utility Failure Limit of Insurance for such exposure.

## RATING RULE

- **Food Contamination And Communicable Disease Coverage Endorsement – 115262**

This optional endorsement extends business income and extra expense coverage for food contamination and communicable diseases when the Board of Health or other governmental bodies order a described premises closed due to the discovery or suspicion of food contamination or if any governmental body, or the insured, makes an announcement, warning the public of a health hazard due to the discovery or suspicion of food contamination as defined in the endorsement.

All policies will be rated as per our filed and approved ISO rating plan for all business income (and extra expense) coverages.

The eligible sublimits for the Food Contamination and Communicable Disease Coverage are:

- a. \$100,000; or
- b. \$250,000

The business income premium determined, for all covered locations, as per our filed and approved rating plan, shall in all instances be increased by:

- a. one percent (1%) at a sublimit of \$100,000; or
- b. two and one half percent (2.5%) at a sublimit of \$250,000.

**INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM – RULES**

**Limited Flood and Earth Movement Coverage for Broadcast Equipment Endorsement – 117558**

This mandatory endorsement will be attached to all Broadcasters accounts that include broadcasting equipment permanently affixed to a vehicle. The endorsement eliminates the application of the flood and earth movement exclusions for broadcasting equipment permanently affixed to a vehicle, and to the vehicle onto which the broadcasting equipment is permanently affixed.

There is no premium charge for this endorsement.

**INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM –RULES**

The following supplements the Integrated Property Solutions (IPIS) rules:

**PIERS, DOCKS AND WHARVES EXTENSION ENDORSEMENT 117608**

Optional Endorsement to provide specific coverage terms for piers, docks and wharves when such exposures exist on an account.

Use the ISO rule for Bulkheads, Pilings, Piers, Wharves or Docks to determine the premium charge.

Supplement to ISO Rule 50 Business Income Coverage Forms

RULE PAGE

Form # 118388 Business Income and Extra Expense Actual Loss Sustained Endorsement

This endorsement will be offered to insureds that are eligible to be written in programs the company has identified as meeting the requirements for actual loss sustained business income coverage.

The endorsement will be used at the insured's option.

There is a premium charge for this endorsement.

RATING RULE

Form # 118388 Business Income and Extra Expense Actual Loss Sustained Endorsement

- Determine rating basis, being business income limit at the 80%, 90% or 100% coinsurance amount;
- Adjust the business income limit to equal the 100% coinsurance amount;
- Rate the business income coverage, as agreed amount, using ISO Commercial Lines Manual Section IV rating rule 50 Business Income Coverage Forms paragraph D.2. from the Commercial Property Manual
- The resulting premium charge will be the business income premium charge for the actual loss sustained coverage.

Granite State Insurance Company  
Illinois National Insurance Co.  
New Hampshire Insurance Company

Rule Page

## **INTEGRATED PROPERTY INSURANCE SOLUTIONS**

### **Off Premises Utility Services Amendatory Endorsement (Form No. 119264)**

This optional endorsement allows the extension of coverage under Utility Services to include Transmission and Distribution lines.

The ISO Off Premises Utility Services rating rules will be utilized for transmission and distribution line coverage.

This endorsement will be used with Property Coverage Form - 64543 and Business Income and Extra Expense Coverage Form - 64872.

### **Limits of Insurance and/or Deductible Changes to Commercial Property Coverage Part Supplemental Declarations (Form No. 119266)**

This optional form will be used to display changes in limits and/or deductibles provided in forms #63948, #63950, and #63949 (Commercial Property Coverage Part Supplemental Declarations). There is no premium consideration for this endorsement.

**Multistate**

**COMMERCIAL PROPERTY – MANUAL RULE**

**Business Income and Extra Expense Maximum Period of Indemnity Endorsement - Form No. 119405.**

This endorsement attaches to the Business Income and Extra Expense Coverage Form when an insured requests Business Income coverage on a Maximum Period of Indemnity basis.

The endorsement will be provided at the option of an insured.

Premium: The Maximum Period of Indemnity coverage will be rated using ISO rule 51. E. to develop the premium for each covered location.

# INTEGRATED PROPERTY INSURANCE SOLUTIONS PROGRAM

## RULE PAGE

### **Recycling Business Stock Coverage and/or Limitations Premises Endorsement– 119798**

The endorsement modifies form no. 64543 in order to provide the information for which stock coverage and/or limitations apply to the policy. It also modifies the definition of Finished Stock in form no. 64872.

Form: Optional at the discretion of the insured.

### **Recycling Precious Metals Endorsement – 119797**

The endorsement modifies form no. 64543 in order to provide the value insured of precious metals.

Form: Optional at the discretion of the insured.

### **Recycling Business Stock Coverage and/or Limitations Premises Schedule – 119796**

The form provides the information for which stock coverage and/or limitations apply to specific premises.

Form: Optional at the discretion of the insured.

**COMMERCIAL PROPERTY RULE PAGE**

The endorsements set forth below may attach to the following property coverage forms:

- Building and Personal Property Coverage Form, Form No. 97064.
- Property Coverage Form, Form No. 64543.
- Building and Personal Property Coverage Form, Form No. CP 00 10.

**Endorsement Rules:****1. Historic Building Valuation Endorsement - Kansas, Form No. 119434**

- The endorsement replaces Form No. 91828 (4/07) and is available to insureds for a building defined as being at least fifty (50) years old, which is listed in or eligible for the National Register of Historic Places or is recognized locally as having historic significance.
- The endorsement amends the Loss Conditions, Valuation section and is used to determine the value of a covered historic building at the time of the loss at replacement cost, which includes workmanship. Functional Replacement Cost, i.e. cost to replace property with similar property intended to perform the same function, as defined in the endorsement, can be claimed if the cost to replace property with identical property is impossible or unnecessary. Actual Cash Value will apply based on the value at the date of loss, if repairs or replacement of the loss or damaged historic building is not made and as soon as reasonably possible. Coverage shall not exceed the applicable limit of the policy for the covered historic building.
- The endorsement is optional, at the insured's option, as long as the building meets the historic building criteria.
- There is no additional premium.
- The endorsement attaches to the Property Coverage Form, Form no. 64543.

**2. Historic Building Valuation Endorsement - Kansas, Form No. 119758**

- The endorsement is available to insureds for a building defined as being at least fifty (50) years old, which is listed in or eligible for the National Register of Historic Places or is recognized locally as having historic significance.
- The endorsement amends the Loss Conditions, Valuation section and is used to determine the value of a covered historic building at the time of the loss at replacement cost, which includes workmanship. Functional Replacement Cost, i.e. cost to replace property with similar property intended to perform the same function, as defined in the endorsement, can be claimed if the cost to replace property with identical property is impossible or unnecessary. Actual Cash Value will apply based on the value at the date of loss, if repairs or replacement of the loss or damaged historic building is not made and as soon as reasonably possible. Coverage shall not exceed the applicable limit of the policy for the covered historic building.

- The endorsement is optional, at the insured's option, as long as the building meets the historic building criteria.
- There is no additional premium.
- The endorsement attaches to the Building and Personal Property Coverage Form, Form No. 97064.

**3. Historic Building Valuation Endorsement - Kansas, Form No. 119759**

- The endorsement is available to insureds for a building defined as being at least fifty (50) years old, which is listed in or eligible for the National Register of Historic Places or is recognized locally as having historic significance.
- The endorsement amends the Loss Conditions, Valuation section and is used to determine the value of a covered historic building at the time of the loss at replacement cost, which includes workmanship. Functional Replacement Cost, i.e. cost to replace property with similar property intended to perform the same function, as defined in the endorsement, can be claimed if the cost to replace property with identical property is impossible or unnecessary. Actual Cash Value will apply based on the value at the date of loss, if repairs or replacement of the loss or damaged historic building is not made and as soon as reasonably possible. Coverage shall not exceed the applicable limit of the policy for the covered historic building.
- The endorsement is optional, at the insured's option, as long as the building meets the historic building criteria.
- There is no additional premium.
- The endorsement attaches to the Building and Personal Property Coverage Form, Form No. CP 00 10.

**4. Key Employee Replacement Expense Coverage Endorsement, Form No. 118386**

- Provides coverage for expense incurred by an insured due to permanent loss of the services of a Key Employee. Each covered Key Employee and the associated limit for incurred expense will be scheduled. The permanent loss of services must be a caused by a Covered Accident, as defined in the endorsement.
- The endorsement is optional at the request of the Insured.
- The endorsement attaches to the Property Coverage Form, Form No. 64543.
- **Base Limit:** \$50,000/**Premium:** \$100 for each covered Key Employee
- **Optional Limit:** \$100,000/**Premium:** \$150 for each covered Key Employee

**5. Key Employee Replacement Expense Coverage Endorsement, Form No. 118387**

- Provides coverage for expense incurred by an insured due to permanent loss of the services of a Key Employee. Each covered Key Employee and the associated limit for incurred expense will be scheduled. The permanent loss of services must be a caused by a Covered Accident, as defined in the endorsement.
- The endorsement is optional at the request of the Insured.

- The endorsement attaches to the Building and Personal Property Coverage Form, Form No. 97064.
- **Base Limit:** \$50,000/**Premium:** \$100 for each covered Key Employee
- **Optional Limit:** \$100,000/**Premium:** \$150 for each covered Key Employee

6. **Blanket Limits Per Premises Endorsement, Form No. 97091**

- Provides blanket property damage coverage and business income coverage for multi-building locations rather than specifically schedule the buildings.
- The endorsement is optional.
- The endorsement attaches to the Building and Personal Property Coverage Forms and the Property Coverage Form.
- There is no additional premium charge.
- The endorsement replaces Form No. 97091 (5/08) and includes reference to applicability of the Agreed Value Condition, Coinsurance, when a policy is issued to include the Agreed Value Condition.

**COMMERCIAL PROPERTY  
RULE PAGE**

**Multistate**

**Amount of Insurance Schedule – Form No. 119817**

The schedule describes how the coverages listed within the declarations page are to be read when the schedule is attached. Options include:

1. The insured describes the limits provided within the form; or
2. The insured provides a statement of value.

The schedule can be used with the Commercial Property Extension, Integrated Property Insurance Solutions and ISO property products. This is a non-premium endorsement that is used in conjunction with the Declarations Page.

Form: Optional at the discretion of the insured.

**COMMERCIAL INTERLINE  
RULE PAGE**

**Multistate**

**POLICY CHANGES ENDORSEMENT – Form No. 119847**

Use Policy Changes Endorsement when a part of the policy require(s) a correction or change such as the insured's name, insured's mailing address, policy period, deductible amounts and limits.

This endorsement is used when a change is made to the policy by the insured.

There is no premium charge for this endorsement.

## **Commercial Property**

### **Rule Page**

#### **Accessory Equipment Installation Amendatory Endorsement – 102234**

This optional endorsement clarifies that we intend to include vehicles under the contents coverage when the vehicles are in the care, custody and control of an insured at a described premises in the policy.

Endorsement is for vehicle modification businesses only.

The endorsement is optional at the discretion of the insured.

There is no additional premium charge.

Integrated Property Insurance Solutions  
**Hospitality Enhancement Endorsement**

**RULE**

**A. 89945 (12/06) Hospitality/Leisure Enhancement Endorsement:**

- 12.5% of the premium developed using ISO, (or company filed and approved), Group I and 2 Loss Cost rating procedures for Buildings, and Business Personal Property, and if specifically covered, Business Income and Extra Expense coverage.
- This coverage charge is subject to a maximum premium of \$1,250, except when there are locations in earthquake zones 1 and 2 the maximum premium shall be \$1,350.

**DIVISION – FIVE – COMMERCIAL PROPERTY  
COMMERCIAL LINES MANUAL**

**COUNTRYWIDE EXCEPTION PAGE**

**Form No. 121864 – Outdoor Trees, Shrubs and Plants With Wind/Hail Sublimit or Exclusion  
Endorsement attaches to the ISO Business and Personal Property Coverage Form.**

The endorsement provides additional coverage for trees, plants and shrubs and also enables the insurer to sublimit or exclude windstorm or hail damage for those risks with that exposure. Use ISO Rule 85.L.3. to rate coverage.

The endorsement is optional at the insurer's discretion.

**Forms Usage Rules  
Kansas**

**Lines of Business:**

**Commercial Property, Boiler Machinery (Equipment Breakdown), Commercial Inland Marine, Farm and Commercial Multiple Peril**

**Forms:**

**TRIPRA Sunset Options for Certain Annual/Multi-Year Policies**

**Endorsements**

1. TERRORISM EXCLUSION – CERTIFIED ACTS (WITH CONDITIONAL REPLACEMENT BY A MORE RESTRICTIVE EXCLUSION), Form No. 126976 (6/17) – this form may only be used with the Insured’s consent for policies that do not currently provide for terrorism coverage under TRIPRA due to the Insureds rejection of such coverage where the policy period extends beyond December 31, 2020.
  
2. TERRORISM EXCLUSION (APPLICABLE UPON TERMINATION OF THE TERRORISM INSURANCE PROGRAM), Form No. 126977 (6/17) – this form may only be used with the Insured’s consent for policies that currently provide for terrorism coverage under TRIPRA which have policy periods that extend beyond December 31, 2020.

**Forms Usage Rules  
Kansas**

**Lines of Business:**

**Fire and Allied Lines, Commercial Multiple Peril, Ocean Marine, Inland Marine, Other Liability** (Commercial General Liability, Cyber Liability, Directors and Officers Liability, Pollution/Environmental Liability, Owners and Contractors Protective Liability, Railroad Protective Liability, Employers Protective Liability, Employee Benefits Liability), **Products Liability, Aircraft, and Boiler and Machinery**

**Forms:**

**Federal Share of Compensation under TRIA and Cap on Losses**

**Endorsements**

1. FEDERAL SHARE OF COMPENSATION UNDER TRIA AND CAP ON LOSSES ENDORSEMENT, Form No. 125595 (3/17) – this form must be attached to all policies which provide terrorism coverage for Certified Acts of Terrorism as that term is defined by the Terrorism Risk Insurance Act (“TRIA”) and subsequent amendments thereto.

## Division One - Commercial Property

### Windstorm Deductible Rule

The following optional forms provide for a percentage or dollar amount property deductible. These endorsements provide us with the flexibility to provide varied deductibles by location as a percentage deductible, dollar deductible, and varied triggers for the period of restoration as respects time element coverage.

Windstorm or Hail Deductible Endorsement – 90610

Windstorm or Hail Deductible Endorsement - with Named Storm Definition - 100382

Rating for the two deductible options is based on ISO Commercial Lines Manual Rules 81. Deductible Insurance Plan and Rule 82. Windstorm or Hail Percentage Deductibles.

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
PROPERTY COVERAGE FORM  
ENDORSEMENT AND RATING RULE

**IPIS Small Boat Coverage Extension Endorsement, Form No. 94348**  
**Small Boat Coverage Extension Endorsement, Form No. 121946**

This endorsement amends the:

Property Coverage Form  
Building and Personal Property Coverage Form

The endorsement adds coverage for small boats to Your Business Personal Property.

This is an optional endorsement, at the option of the insured.

Premium is calculated using the Rule 85.L.3, Item No. 9 Boats, Dredges Or Vessels On Land Or Permanently Anchored.

## HISTORICAL REPRODUCTION COST ENDORSEMENT

### RULE PAGE

#### **Historical Reproduction Cost Endorsement, Form No. 127388**

This endorsement is available to insureds for a building defined as being at least fifty (50) years old, which is listed in or eligible for the National Register of Historic Places, or is recognized locally as having historic significance.

This form is optional at the discretion of the insured.

The endorsement may attach to the following property coverage forms:

- **Building and Personal Property Coverage Form, Form No. 97064**
- **Property Coverage Form, Form No. 64543**
- **Building and Personal Property Coverage Form, Form No. CP 00 10**
- **Country Club Premier Property Coverage Form, Form No. 109387**

#### **Endorsement Rule:**

The endorsement amends the Loss Conditions Valuation section of the property coverage forms listed above and is used to determine the value of a covered historical building at the time of the loss. Payment for "historical reproduction cost" for loss of or damage to Buildings is the least of the following:

- a. The Limit of Insurance applicable to the lost or damaged Buildings shown in the Schedule;
- b. The "historical reproduction cost" to replace, on the same premises, the lost or damaged Building with other Buildings used for the same purpose; or
- c. The amount you actually spend that is necessary to repair or replace the lost or damaged Building.

There is no additional premium for this endorsement.

**CYBER INCIDENT EXCLUSION WITH ENSUING  
CAUSE(S) OF LOSS EXCEPTIONS ENDORSEMENT**

**RULE PAGE For Property One**

**Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Enhanced,  
Ski), Form No. 127399**

**Description:**

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and is to be attached to the Property Coverage Form, Form No. 64543.

There is no premium impact with this form.

## CYBER INCIDENT EXCLUSIONS

### RULE PAGE For Property One

It is mandatory to attach either Cyber Incident Exclusion (Prop One), Form No. 128424, or Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions (Prop One), Form No. 127399, to all policies.

#### Cyber Incident Exclusion (Prop One), Form No. 128424

##### Description:

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident and attaches to the Property Coverage Form, Form No. 64543.

Use this endorsement when:

- a. The insured opts out of the limited coverage provided under Form No. 127399; or
- b. Underwriting of the risk determines limited cyber coverage provided under Form No. 127399 is inadequate coverage for the insured.

Calculate the adjusted premium by multiplying the premium otherwise applicable for each peril group or Cause Of Loss by the appropriate factor in the Table below.

| Causes Of Loss Or Peril Group Premium   | Factor |
|---|--------|
| Basic Group I   | 0.995  |
| Basic Group II  | 0.995  |
| Causes Of Loss - Broad Form Additional Premium  | 0.995  |
| Causes Of Loss - Special Form Additional Premium  | 0.995  |
| Earthquake  | 1.000  |
| Flood   | 0.999  |
| Spoilage Coverage Endorsement - for use with Breakdown Or Contamination or Breakdown Or Contamination And Power Outage; not used with Power Outage Only | 0.999  |
| Equipment Breakdown under Equipment Breakdown Cause Of Loss Endorsement   | 0.999  |

**Cyber Incident Exclusion with Ensuing Cause(s) of Loss Exceptions (Prop One),  
Form No. 127399**

**Description:**

This mandatory endorsement excludes loss or damage to Covered Property caused directly or indirectly by a cyber incident with limited coverage for Additional Other Causes Of Loss resulting from a cyber incident exception that may be made subject to individual per occurrence sublimits entered into the Schedule of the endorsement for property damage, business income and extra expense. The per occurrence limits of insurance and the aggregate limit of insurance if shown in the Schedule are part of, not in addition to, the applicable Limits Of Insurance shown in the Declarations.

This endorsement attaches to the Property Coverage Form, Form No. 64543.

Use this endorsement when the insured opts for limited coverage for Additional Other Causes Of Loss resulting from a cyber incident.

There is no premium impact with this form.