



**MISSOURI**

**BUSINESSOWNERS PACKAGE**

**MANUAL**

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

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**GENERAL RULES**

**Basic Coverages**

Coverage for a Businessowners Package policy is primarily provided through form BP 00 03, the Businessowners Coverage Form. BP 00 03 primarily provides three basic coverages, subject to certain exclusions and limitations. These coverages are laid out in two sections:

1. Property (Section I) insures against risks of direct physical loss or damage primarily through the Building and Business Personal Property coverages.
2. Liability (Section II) establishes the Liability and Medical Expenses coverage, which is provided on a comprehensive occurrence basis for all operations and premises owned, operated, or leased by the insured. Coverage includes bodily injury, property damage, medical expenses, and personal/advertising injury.

**Additional Coverages**

The following Additional Coverages are provided by Section I of BP 00 03, subject to certain exclusions and limitations:

1. Debris Removal
2. Preservation of Property
3. Fire Department Service Charge
4. Collapse
5. Water Damage, Other Liquids, Powder or Molten Material Damage
6. Business Income
7. Extra Expense
8. Pollutant Clean-up and Removal
9. Civil Authority
10. Money Orders and "Counterfeit Money"
11. Forgery or Alteration
12. Increased Cost of Construction
13. Business Income from Dependent Properties
14. Glass Expenses
15. Fire Extinguisher Systems Recharge Expense
16. Electronic Data
17. Interruption of Computer Operations
18. Limited Coverage for "Fungi", Wet Rot or Dry Rot

**Coverage Extensions**

The following Coverages Extensions are included in BP 00 03, subject to certain exclusions and limitations.

1. Property
  - a. Newly Acquired or Constructed Property – \$250,000 of Building coverage, \$100,000 of Business Personal Property Coverage
  - b. Personal Property Off-premises – \$10,000
  - c. Outdoor Property – \$2,500
  - d. Personal Effects – \$2,500 per location
  - e. Valuable Papers and Records – \$10,000 on-premises, \$5,000 off-premises
  - f. Accounts Receivable – \$10,000 on-premises, \$5,000 off-premises
  - g. Business Personal property Temporarily in Portable Storage Units – \$10,000
2. Liability – Supplementary Payments

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**Liability and Medical Expenses Limits**

The basic per-occurrence limit for Liability and Medical Expenses coverage is \$300,000, which may be increased. In addition:

1. An aggregate limit of twice the Liability and Medical Expenses applies.
2. A separate aggregate limit for the products/completed operations hazard applies. The default is twice the Liability and Medical Expenses limit, but it may be increased.
3. A limit for Medical Expenses of \$5,000 applies, but it may be increased.
4. A limit for Damage to Premises Rented to You of \$50,000 applies, but it may be increased.

**Changes in Exposure or Business Operations**

If changes in exposure or the business occur during the policy term, additional premium may be required.

**Deductibles**

1. Section I of BP 00 03 is subject to a \$1,000 "all perils" deductible and a 1% "wind/hail" deductible.
2. The "wind/hail" deductible applies to covered loss or damage caused directly or indirectly by Windstorm or Hail.
3. Optional deductible combinations are \$1,000/1%, \$1,000/2%, \$2,500/1%, \$2,500/2%, \$5,000/1%, \$5,000/2%, \$5,000/5%, and \$10,000/1%, \$10,000/2%, \$10,000/5%.
4. A deductible applies to all coverages except Business Income, Extra Expense, Fire Department Service Charge, and Civil Authority.
5. All buildings at the same location must have the same deductible selection.

**Minimum Deductibles**

The required minimum deductibles are dependent on the Building Coverage limit specified in the policy.

Building Coverage	Minimum Deductible
Less than \$500,000	\$1,000/1%
\$500,000 – \$749,000	\$1,000/1%
\$750,000 – \$899,000	\$2,500/1%
\$900,000 – \$1,999,000	\$5,000/1%
Over \$2,000,000	\$10,000/2%

**Minimum Premium**

The minimum premium per a single term of a Businessowners Package policy is dependent on both the status of Building coverage on the policy and the chosen Liability and Medical Expenses limit, as follows:

1. For policies with any amount of Building coverage:

Liability and Medical Expenses Limit	Minimum Premium
\$300,000	\$550
\$500,000	\$650
\$1,000,000	\$750
\$2,000,000	\$850

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2. For policies without any amount of Building coverage:

Liability and Medical Expenses Limit	Minimum Premium
\$300,000	\$400
\$500,000	\$500
\$1,000,000	\$600
\$2,000,000	\$700

**Multiple Locations**

More than one eligible business location may be included on one Businessowners Package policy. The Liability and Medical Expenses coverage provided under Section II of BP 00 03, as well as any endorsements that modify such coverage, must be the same for each location (except for the Damage to Premises Rented to You Optional Coverage).

**Policy Term**

All policies are written with a one-year term.

**Automatic Increase in Insurance**

Upon renewal, all Building limits are automatically increased by 8%. This is done for each limit by multiplying the limit by a factor of 1.08 and rounding to the nearest thousand.

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**AGENT UNDERWRITING GUIDELINES**

The agent is authorized to submit business in accordance with all Company guidelines and requirements. At the time of submission, the agent will be advised regarding acceptability and whether the risk has been approved. Additional information may be required before the risk is approved. In this situation, no coverage is in effect until authority is given by the Company underwriter.

The Company considers the agent as the front-line underwriter for submitting risks. All available information should be reviewed prior to submission to the Company. It is essential that the agent review the underwriting guidelines and how they apply to the risk before submitting to the Company. Agents are not required to send photos but should inspect the premises first before submitting them to the Company for consideration.

**Eligibility**

**Physical Standards:**

- The overall condition of the premises must be well maintained.
- All buildings and structures must be physically sound, with all siding, roofing, and trim fully intact.
- Heating, cooking, plumbing, and electrical systems must be completely up-to-date and fully operational.
- Proper storage must be practiced throughout the entire premises.
- Buildings with metal surfacing must have Cosmetic Damage Exclusion.
- Roofs over 9 years of age or showing excessive wear must have the ACV endorsement.
- Buildings over 75 years old must have Functional Replacement Cost.
- Porches or decks more than 2 feet off the ground or with 3 or more steps must be protected with properly installed handrails.
- Buildings must have full masonry foundations.
- Flat roofs will be considered with vulcanized (seamless) rubber roofing.
- Unacceptable building materials include asbestos, wood shake, or log.
- Unacceptable roofing materials include slate, roll, tin, rock, tar, t-lock shingles, or wood.

**Class Eligibility:**

- Automobile Parts and Supplies – No garage; no installation
- Beauty Parlors and Hair Styling Salons (including nail salons) – Limit of 8 stylist chairs and 1 nail chair.
- Bicycle Sales, Service and Distributors – No arranging or holding biking events; Individual Sponsorship is acceptable.
- Equipment – Office and Stores – No distribution of fire suppression systems; no installation.
- Landscape Gardening – No tree removal, excavation, underground work, or snow plowing.
- Limited Cooking Restaurants – No open flame cooking; No alcohol sale or consumption; deep fryers need prior approval.
- Marble Products – Retail only; no installation.
- Pet Stores may not sell exotic animals.

**Inspection Guidelines:**

- All insured buildings will be inspected at new business.
- Interior safety inspections are required on buildings built prior to 1970 or at the Company's discretion.

**Referral to Underwriting Needed:**

- If under 1 year in business.
- Any previous losses.

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- Any policy or coverage declined, cancelled, or non-renewed in the past 3 years.
- If there are 10 or more employees.
- Employees leased to or from other employers.
- Equipment rented, loaned, or leased to others.
- Square Footage is over 10,000.
- Contents are over \$500,000.
- Gross Receipts are over \$1,000,000.
- Coverage on any risk is over \$1,000,000.
- Total Insured Value is greater than \$3,000,000.
- Previous year payroll expense is over \$750,000.
- Crimes occurred or attempted on the premises in the last 3 years.
- Sponsorship of athletic teams or social events.
- Own/lease/operate any drones or hire others to operate drones.
- Recreational facilities or common community facilities provided.
- Planned structural alterations or demolition exposure.
- Health code violations in the past 5 years.
- Deep fryers used on the premises.
- Individually scheduled items greater than \$10,000.
- Apartment buildings built prior to 1950.

**Ineligible Risks:**

- Liability only policies.
- Vacant properties.
- Applicants convicted of a felony or any level fraud, bribery, or arson.
- Applicants with a foreclosure, repossession, bankruptcy, judgement, or lien in the past 5 years.
- Applicants with past claims related to sexual abuse or molestation allegations, discrimination, or negligent hiring.
- Applicants who require vendor coverage.
- 24-hour operations.
- Manufacturing, mixing, relabeling, or repackaging of products.
- Operations include storing, treating, discharging, applying, disposing, or transporting hazardous materials.
- Operations include blasting or utilize or store explosive material.
- Use of subcontractors without a certificate of insurance or lower liability limits.
- Any exposure on premises to flammables, explosives, chemicals, or radioactive/nuclear materials.
- Historical landmarks.
- Watercraft, docks, floats, or playground equipment on premises.
- Any uncorrected fire code violations.
- Day Care facilities or Co-Op Home School operations on premises.
- Residential units:
  - Rented on a daily or weekly basis.
  - Have tenants without renter's insurance.
  - Government public housing, medical/nursing services, senior citizen housing, group homes, season rental, or designated student/fraternity/sorority housing.
  - With shared kitchen or bathrooms with other units.
  - With barbeque pits on building decks or balconies above the ground floor.
  - With swimming pool, whirlpool, or hot tub on premises.
  - Manufactured or mobile homes.

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**BUSINESSOWNERS COVERAGE FORM OPTIONS**

Section I of the Businessowners Coverage Form (BP 00 03) contains several Additional Coverages and Coverage Extensions that can be modified in some way. In addition, there are Optional Coverages that are also available through Section I of BP 00 03. Finally, the Medical Expenses and Damage to Premises Rented to You sub-limits established in Section II of BP 00 03 can be increased. See below for an overview of these options.

**Additional Coverages**

*Forgery or Alteration*

1. Level: Policy
2. Type: Property
3. Description: \$2,500 of coverage is automatically included for no additional premium. This limit may be increased, but only if the Employee Dishonesty Optional Coverage is purchased. If increased, the limit is the same as the Employee Dishonesty limit.

*Business Income from Dependent Properties*

1. Level: Policy
2. Type: Property
3. Description: \$5,000 of coverage is automatically included for no additional premium. Higher limits of \$10,000, \$25,000, and \$50,000 are available.

**Coverage Extensions**

*Outdoor Property*

1. Level: Policy
2. Type: Property
3. Description: \$2,500 of coverage (per location) is automatically included for no additional premium. The limit may be increased to a maximum of \$50,000.

*Valuable Papers and Records*

1. Level: Policy
2. Type: Property
3. Description: \$10,000 of on-premises coverage (per location) and \$5,000 of off-premises coverage is automatically included for no additional premium. The on-premises limit may be increased in intervals of \$10,000 to a maximum of \$100,000.

*Accounts Receivable*

1. Level: Policy
2. Type: Property
3. Description: \$10,000 of on-premises coverage (per location) and \$5,000 of off-premises coverage is automatically included for no additional premium. The on-premises limit may be increased in intervals of \$10,000 to a maximum of \$250,000.

**Optional Coverages**

*Outdoor Signs*

1. Level: Policy
2. Type: Property
3. Description: Coverage is available for outdoor signs which are the property of the insured or the property of others in the care, custody, and control of the insured. Coverage is purchased per location with a maximum of \$50,000 at each location. This Optional Coverage supersedes coverage for signs included under the Outdoor Property Coverage Extension.



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*Money and Securities*

1. Level: Policy
2. Type: Property
3. Description: Coverage for Money and Securities is available with separate on-premises and off-premises limits. Coverage is purchased per location with an on-premises maximum of \$25,000 and an off-premises maximum of \$10,000 at each location.

*Employee Dishonesty*

1. Level: Policy
2. Type: Property
3. Description: Coverage is available for dishonest or fraudulent acts of the insured's employees. Optional limits are \$5,000, \$10,000, \$25,000, and \$50,000.

**Liability Options**

*Damage to Premises Rented to You*

1. Level: Building
2. Type: Liability
3. Description: This coverage applies to tenants found legally liable for property damage, including fire, to premises while rented to them or temporarily occupied by them with permission of the owner. This coverage applies only to insureds who are tenants. \$50,000 of coverage is automatically included for no additional premium. This limit can be increased to \$100,000 or \$250,000.

*Optional Per Person Medical Expenses Limit*

1. Level: Policy
2. Type: Liability
3. Description: A "per person" Medical Expenses limit of \$5,000 applies which may be increased to \$10,000.

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**FORMS & ENDORSEMENTS**

<b>Form #</b>	<b>Edition Date</b>	<b>Name</b>
BP 00 03	07 13	Businessowners Coverage Form
BP 01 11	04 22	Missouri Changes
BP 01 24	04 22	Missouri Changes
BP 01 57	10 08	Missouri Changes – Pollution Exclusion
BP 03 12	01 10	Windstorm or Hail Percentage Deductibles
BP 04 01	01 06	Comprehensive Business Liability Exclusion (All Hazards in Connection with Designated Premises or Operations)
BP 04 02	07 13	Additional Insured – Managers or Lessors of Premises
BP 04 04	01 10	Hired Auto and Non-Owned Auto Liability
BP 04 06	07 13	Additional Insured – Controlling Interest
BP 04 09	07 13	Additional Insured – Mortgagee, Assignee, or Receiver
BP 04 10	07 13	Additional Insured – Owners or Other Interests from whom Land has been Leased
BP 04 11	07 13	Additional Insured – Co-owner of Insured Premises
BP 04 13	07 13	Additional Insured – Engineers, Architects, or Surveyors
BP 04 15	02 21	Spoilage Coverage
BP 04 16	07 13	Additional Insured – Lessor of Leased Equipment
BP 04 17	01 10	Employment-Related Practices Exclusion
BP 04 30	07 13	Protective Safeguards
BP 04 37	07 02	Exclusion – Personal and Advertising Injury
BP 04 39	07 02	Abuse or Molestation Exclusion
BP 04 41	07 13	Business Income Changes – Time Period
BP 04 46	07 13	Ordinance or Law Coverage
BP 04 48	07 13	Additional Insured – Designated Person or Organization
BP 04 53	07 13	Water Back-up and Sump Overflow
BP 04 54	01 06	Newly Acquired Organizations
BP 04 71	07 02	Exclusion – Volunteer Workers
BP 04 84	07 13	Functional Building Valuation
BP 04 86	01 06	Vacancy Changes
BP 04 90	01 06	Pollution Exclusion – Limited Exception for a Short-term Pollution Event
BP 04 91	01 06	Pollution Exclusion – Limited Exception for Designated Pollutant(s)
BP 04 92	07 02	Total Pollution Exclusion
BP 04 93	01 06	Total Pollution Exclusion with a Building Heating Equipment Exception and a Hostile Fire Exception
BP 05 01	07 02	Calculation of Premium
BP 05 16	12 20	Missouri – Disclosure Pursuant to Terrorism Risk Insurance Act
BP 05 23	01 15	Cap on Losses from Certified Acts of Terrorism
BP 05 24	01 15	Exclusion of Certified Acts of Terrorism
BP 05 38	01 15	Exclusion of Other Acts of Terrorism Committed Outside the United States; Cap on Losses from Certified Acts of Terrorism
BP 05 41	01 15	Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States
BP 05 42	01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
BP 05 47	07 13	Computer Fraud and Funds Transfer Fraud
BP 05 93	01 06	Loss of Rental Value – Landlord as Designated Payee
BP 06 15	04 17	Missouri – Limitation of Coverage to Designated Premises, Project or Operations
BP 07 01	09 19	Contractors' Installation, Tools and Equipment Coverage
BP 07 04	01 06	Business Liability Coverage – Property Damage Liability Deductible (Per Occurrence Basis)
BP 07 08	07 13	Pesticide or Herbicide Applicator – Limited Pollution Coverage
BP 07 12	01 10	Self-Storage Facilities

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BP 07 75	07 13	Apartment Buildings
BP 07 76	07 13	Apartment Buildings – Loss or Damage to Tenants' Autos (Legal Liability Coverage)
BP 07 83	07 13	Photography
BP 08 01	07 13	Barber Shops and Hair Salons Professional Liability
BP 08 03	07 13	Optical and Hearing Aid Establishments
BP 08 05	01 10	Veterinarians Professional Liability
BP 08 07	07 13	Pharmacists
BP 10 03	07 13	Earthquake
BP 12 02	07 13	Fire Department Service Contract
BP 12 03	01 10	Loss Payable Clauses
BP 12 31	01 10	Additional Insured – Building Owner
BP 14 02	07 13	Additional Insured – Owners, Lessors or Contractors – Completed Operations
BP 14 04	07 13	Windstorm or Hail Losses to Roof Surfacing – Actual Cash Value Loss Settlement
BP 14 05	07 13	Additional Insured – Grantor of Franchise
BP 14 15	07 13	Limited Exclusion – Personal and Advertising Injury – Lawyers
BP 14 22	01 10	Exclusion – Products-Completed Operations Hazard
BP 14 86	07 13	Communicable Disease Exclusion
BP 14 91	07 13	Amendment of Personal and Advertising Injury Definition
BP 14 98	07 13	Missouri Limitations on Coverage for Roof Surfacing
BP 15 04	05 14	Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability – with Limited Bodily Injury Exception
BP 15 60	02 21	Cyber Incident Exclusion
BP 17 02	07 13	Condominium Commercial Unit-Owners Coverage
BP 17 03	07 13	Condominium Commercial Unit-Owners Optional Coverages
BP 18 03	12 23	Cyber Incident Liability Exclusion
BP 18 04	12 23	Exclusion – Violation of Law Addressing Data Privacy
MM 03 50	12 18	Asbestos Exclusion
MM 08 26	08 23	Equipment Breakdown Coverage
MM 14 85	08 23	Cosmetic Damage Exclusion – Windstorm or Hail

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**BP 00 03 – Businessowners Coverage Form**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory
4. Description: See General Rules.

**BP 01 11 – Missouri Changes**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory for policies without BP 06 15. Not available otherwise.
4. Description: This endorsement modifies the insurance provided under the Businessowners Coverage Form.

**BP 01 24 – Missouri Changes**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory for policies with BP 06 15. Not available otherwise.
4. Description: This endorsement modifies the insurance provided under the Businessowners Coverage Form.

**BP 01 57 – Missouri Changes – Pollution Exclusion**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory
4. Description: This endorsement extends all provisions relating to pollutants regardless of whether the irritant or contaminant has any function in the insured business, operations, premises, site, or location.

**BP 03 12 – Windstorm or Hail Percentage Deductibles**

1. Level: Policy
2. Type: Property
3. Eligibility: Mandatory
4. Description: This endorsement establishes “wind/hail” deductibles. See General Rules

**BP 04 01 – Comprehensive Business Liability Exclusion (All Hazards in Connection with Designated Premises or Operations)**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement excludes certain projects, location, hazards, or operations, if clearly separable and definable, from liability coverage.

**BP 04 02 – Additional Insured – Managers or Lessors of Premises**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement is used to include as additional insureds designated persons or organizations for their liability as owners of designated premises leased to the named insured.

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**BP 04 04 – Hired Auto and Non-Owned Auto Liability**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement provides either or both non-owned and hired auto coverage. Non-owned Auto Liability provides coverage for any auto that is not owned, borrowed, or hired by the insured. Hired Auto Liability provides coverage for autos leased, hired, or borrowed by the insured. An auto leased with a term of six months or more is treated as an owned auto and is not eligible for this coverage. This endorsement is also not available to insureds who have a policy covering other commercial automobile exposures. The Hired Auto and Non-owned Auto Liability limit of insurance is the same as the Liability and Medical Expenses limit of insurance.

**BP 04 06 – Additional Insured – Controlling Interest**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement provides coverage for additional insureds who control either the insured or the insured's premises.

**BP 04 09 – Additional Insured – Mortgagee, Assignee, or Receiver**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement covers mortgagees, assignees, or receivers on policies covering owners or general lessees. Construction and alterations are excluded.

**BP 04 10 – Additional Insured – Owners or Other Interests from whom Land has been Leased**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement covers owners or lessors of land leased to the insured. Construction, alterations, and post-lease occurrences are excluded.

**BP 04 11 – Additional Insured – Co-owner of Insured Premises**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement covers co-owners of the insured premises.

**BP 04 13 – Additional Insured – Engineers, Architects, or Surveyors**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement covers engineers, architects, or surveyors engaged by the insured for premises and operations liability. Professional liability is excluded.

**BP 04 15 – Spoilage Coverage**

1. Level: Building
2. Type: Property
3. Eligibility: Optional
4. Description: Direct damage coverage may be extended under Property Coverage for spoilage of perishable stock caused by Breakdown or Contamination and/or Power Outage. The maximum total coverage allowed at any one building is \$50,000.

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**BP 04 16 – Additional Insured – Lessor of Leased Equipment**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement is used to include as an additional insured a designated person or organization leasing equipment to the insured, for liability that involves contributory negligence and arises out of an occurrence that takes place during the term of the lease. A separate endorsement should be attached for each such lessor named as an additional insured.

**BP 04 17 – Employment-Related Practices Exclusion**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement amends Businessowners Liability Coverage by excluding bodily injury and personal injury arising out of employment-related practices.

**BP 04 30 – Protective Safeguards**

1. Level: Building
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement establishes maintenance of specific protective devices or services as a condition of insurance.

**BP 04 37 – Exclusion – Personal and Advertising Injury**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory for policies insuring at least one building with a Business Category of Detective or Investigative Agencies – Private, Employment Agencies, Labor Union, Political Campaign Headquarters or Offices, or Security and Patrol Agencies. Optional otherwise.
4. Description: This endorsement amends Businessowners Liability Coverage by excluding all coverage for personal and advertising injury liability.

**BP 04 39 – Abuse or Molestation Exclusion**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory
4. Description: This endorsement amends Businessowners Liability Coverage by excluding abuse or molestation by anyone of any person while in the care, custody, or control of any insured.

**BP 04 41 – Business Income Changes – Time Period**

1. Level: Policy
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement amends Section I – Property Coverages in the Businessowners Coverage Form to provide that the 72-hour time period contained in the “period of restoration” definition and in the Civil Authority and Business Income From Dependent Properties Additional Coverages is replaced by 0 (zero) hours.

**BP 04 46 – Ordinance or Law Coverage**

1. Level: Building
2. Type: Property
1. Eligibility: Optional; cannot have BP 04 46 and BP 04 84 on the same building.
3. Description: This endorsement offers Ordinance or Law Coverage as an option to all policyholders. This endorsement may also be used to extend coverage for additional loss for the time necessary to repair or replace the damaged building to conform with current building laws or ordinances.

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**BP 04 48 – Additional Insured – Designated Person or Organization**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement includes as an insured the person or organization shown in the Schedule of the endorsement, but only with respect to the liability arising out of the ongoing operations of the insured or liability in connections with premises owned by or rented to the insured.

**BP 04 53 – Water Back-up and Sump Overflow**

1. Level: Policy
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement provides coverage for loss or damage to Covered Property caused by water which backs up through sewers/drains or water which overflows from a sump even if such overflow results from the mechanical breakdown of the sump pump. This coverage does not apply to direct physical damage to the sump pump, or related equipment, which is caused by mechanical breakdown. This endorsement also provides Business Income and Extra Expense losses sustained as a result of loss or damage to Covered Property. No coverage is provided for flood losses. Do not submit risks in flood hazard areas or areas where there is periodic flooding. This endorsement cannot be added during a flood watch or warning. Additionally, do not submit risks that have had such losses within the last five years.

**BP 04 54 – Newly Acquired Organizations**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement amends Businessowners Liability Coverage by providing limited coverage for newly acquired or formed organizations.

**BP 04 71 – Exclusion – Volunteer Workers**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement amends Businessowners Liability Coverage to exclude volunteer workers as insureds under the policy.

**BP 04 84 – Functional Building Valuation**

1. Level: Building
2. Type: Property
3. Eligibility: Optional; cannot have BP 04 46 and BP 04 84 on the same building.
4. Description: This endorsement provides coverage for buildings which can be replaced with similar property that performs the same function as currently used but that is less costly. Coverage is provided on a functional replacement cost basis when repair or replacement is contracted for within 180 days of the loss or damage, or on a market value basis if repair or replacement is not contracted for within 180 days of the loss or damage. Ordinance or Law Coverage is also provided.

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**BP 04 86 – Vacancy Changes**

1. Level: Building
2. Type: Property
3. Eligibility: Optional
4. Description: With respect to a policy issued to the owner or general lessee of a building, the building is considered vacant unless at least 31% of the total square footage is rented to a lessee or sub-lessee and used by the lessee or sub-lessee to conduct its customary operations, and/or used by the building owner to conduct customary operations. This endorsement changes the requirement to a minimum of 10%.

**BP 04 90 – Pollution Exclusion – Limited Exception for a Short-term Pollution Event**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement provides limited coverage for “bodily injury” and “property damage” arising out of the release of pollutants, from an insured’s premises or at a contractor’s job site, which begins and ends within 48 hours.

**BP 04 91 – Pollution Exclusion – Limited Exception for Designated Pollutant(s)**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement provides limited pollution coverage for “bodily injury” and “property damage” arising out of the release of a specific pollutant designated in the Schedule of the endorsement and used as a part of the insured’s operations, from an insured’s premises or at a contractor’s job site.

**BP 04 92 – Total Pollution Exclusion**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement excludes all pollution exposures without any exceptions.

**BP 04 93 – Total Pollution Exclusion with a Building Heating Equipment Exception and a Hostile Fire Exception**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement replaces the pollution exclusion with a total pollution exclusion. However, an exception is provided for bodily injury arising out of smoke, fumes, vapor, or soot from equipment used to heat that building and liability arising out of heat, smoke, or fumes from a hostile fire.

**BP 05 01 – Calculation of Premium**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory
4. Description: This endorsement modifies the Businessowners Coverage Form to state that the premium shown in the declarations is based on rates at the time of policy issuance, but each renewal will compute in accordance with the rates and rules then in effect.



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**BP 05 16 – Missouri – Disclosure Pursuant to Terrorism Risk Insurance Act**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory if terrorism coverage is purchased.
4. Description: This endorsement includes required disclosures regarding the Terrorism Risk Insurance Act.

**BP 05 23 – Cap on Losses from Certified Acts of Terrorism**

5. Level: Policy
6. Type: Property & Liability
7. Eligibility: Mandatory if terrorism coverage is purchased.
8. Description: This endorsement provides coverage for certified acts of terrorism. However, this coverage is subject to the statutory cap on liability for losses and subject to the nuclear hazard exclusion and all other underlying policy exclusions. Coverage for acts of terrorism that are not certified (for example, acts which do not exceed the dollar threshold for federal certification or acts which occur outside the jurisdictional boundary of the federal program) is not subject to the statutory cap.

**BP 05 24 – Exclusion of Certified Acts of Terrorism**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory if terrorism coverage is not purchased.
4. Description: This endorsement excludes all coverage for loss or damage caused directly or indirectly by a certified act of terrorism.

**BP 05 38 – Exclusion of Other Acts of Terrorism Committed Outside the United States; Cap on Losses from Certified Acts of Terrorism**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory if terrorism coverage is purchased.
4. Description: This endorsement provides coverage for certified acts of terrorism (subject to the cap) except those acts committed outside of the jurisdictional boundaries of the federal program.

**BP 05 41 – Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory if terrorism coverage is not purchased.
4. Description: This endorsement excludes coverage for certified acts of terrorism and those acts committed outside of the jurisdictional boundaries of the federal program.

**BP 05 42 – Exclusion of Punitive Damages Related to a Certified Act of Terrorism**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory if terrorism coverage is purchased.
4. Description: This endorsement excludes damages arising out of certified acts of terrorism that are awarded as punitive damages.

**BP 05 47 – Computer Fraud and Funds Transfer Fraud**

1. Level: Policy
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement provides coverage for loss of and loss from damage to money, securities, and other property following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside the described premises, bank, or savings institution to a person or place outside those premises.

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**BP 05 93 – Loss of Rental Value – Landlord as Designated Payee**

1. Level: Policy
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement provides the insured tenant with loss of rental value coverage for the benefit of the landlord, if such an obligation is required by the lease agreement. Loss of rental value means the total anticipated rental income from the tenant occupancy of the premises and the amount of all charges which are the legal obligation of the tenant and which would otherwise be the designated payee's obligation.

**BP 06 15 – Missouri – Limitation of Coverage to Designated Premises, Project or Operation**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
1. Description: This endorsement limits liability coverage to only those premises, operations, and/or projects specifically designated.

**BP 07 01 – Contractors' Installation, Tools and Equipment Coverage**

1. Level: Policy
2. Type: Property
4. Eligibility: Mandatory for policies insuring at least one building with a Risk Type of Contractors. Not allowed otherwise.
3. Description: This endorsement provides Contractors' Installation Coverage, Contractors' Tools and Equipment Coverage, Non-owned Tools and Equipment Coverage, and Employee's Tools Coverage.

**BP 07 04 – Business Liability Coverage – Property Damage Liability Deductible (Per Occurrence Basis)**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory for policies insuring at least one building with a Business Category of Painting – Interior Buildings or Structures or Sign Painting or Lettering – Inside of Building – No Spray Painting. Not allowed otherwise.
4. Description: This endorsement establishes a property damage liability deductible.

**BP 07 08 – Pesticide or Herbicide Applicator – Limited Pollution Coverage**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory for policies insuring at least one building with a Business Category of Landscape Gardening – No Tree Removal or Excavation. Optional otherwise.
4. Description: This endorsement amends the pollution exclusion applicable to Businessowners Liability Coverage to make in inapplicable to the operations of a landscape gardener, provided that such operations meet all standards of any statute, ordinance, regulation, or license requirement of any federal, state, or local government that apply to such operations.

**BP 07 12 – Self-Storage Facilities**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory for policies insuring at least one building with a Business Class of Self-Storage Facilities. Not available otherwise.
4. Description: This endorsement revises several provisions of the Businessowners Coverage Form for insuring self-storage facilities.

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**BP 07 75 – Apartment Buildings**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory for policies insuring at least one building with a Business Category of Apartment Building. Not available otherwise.
4. Description: This endorsement revises several provisions of the Businessowners Coverage Form for insuring apartment buildings

**BP 07 76 – Apartment Buildings – Loss or Damage to Tenants' Autos (Legal Liability Coverage)**

1. Level: Policy
2. Type: Property
3. Eligibility: Optional for policies insuring at least one building with a Business Category of Apartment Building. Not available otherwise.
4. Description: This endorsement provides coverage for loss or damage to tenants' and invitees' autos in the care, custody, or control of the insured while at the described premises. Losses are payable only for the account of the owner of the auto. Coverage applies only for the insured's legal liability for the loss or damage.

**BP 07 83 – Photography**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Optional for policies insuring at least one building with a Business Class of Photographers. Not available otherwise.
4. Description: This endorsement revises several provisions of the Businessowners Coverage Form for insuring photographers.

**BP 08 01 – Barber Shops and Hair Salons Professional Liability**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory for policies insuring at least one building with a Business Class of Barber Shops or Beauty Parlors and Hair Styling Salons (Including Nail Salons). Not available otherwise.
4. Description: This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury, advertising injury, and other injury that results from the rendering of or failure to render professional services in the operation of a barber shop or hair salon. A maximum of eight operators are allowed to be covered under this endorsement.

**BP 08 03 – Optical and Hearing Aid Establishments**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory for policies insuring at least one building with a Business Class of Optical Goods – Distributors, Optical Goods – Retail, Hearing Aid – Distributors, or Hearing Aid – Retail. Not available otherwise
4. Description: This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury, and advertising injury arising out of the rendering of or failure to render professional services by an establishment's certified/licensed opticians or hearing aid specialists while performing professional services at the designated premises.

**BP 08 05 – Veterinarians Professional Liability**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory for policies insuring at least one building with a Business Class of Veterinarians Office. Not available otherwise.
4. Description: This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury, and advertising injury arising out of the rendering or failure to render professional services as a veterinarian. A maximum of four veterinarians are allowed to be covered under this endorsement.

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**BP 08 07 – Pharmacists**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory for policies insuring at least one building with a Business Class of Drugstores. Not available otherwise.
4. Description: This endorsement is used to provide professional liability coverage for bodily injury, property damage, personal injury, and advertising injury caused by the rendering of or failure to render professional services in connection with services in the practice of a retail pharmacist or pharmacy.

**BP 10 03 – Earthquake**

1. Level: Building
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement extends Businessowners Property Coverage against loss by earthquake. The following additional underwriting restrictions apply:
  - a. This endorsement cannot be added for 30 days following an earthquake shock of 5.0 or greater on the Richter Scale.
  - b. Buildings with Construction Classes of Joisted Masonry, Masonry Non-combustible, or Fire-resistive that are built prior to 2000 are not eligible for this endorsement.
  - c. Buildings built prior to 1985 are not eligible for this endorsement.
  - d. Buildings with a cost per square foot of less than \$160 are not eligible for this endorsement.
  - e. Only certain occupancies are eligible for this endorsement. Contact Underwriting for details.
  - f. Buildings with a concrete block basement wall must have a deductible of 15%.
  - g. Buildings in earthquake zones 4 or 5 are not eligible for this endorsement. This includes the following counties: Bollinger, Butler, Cape Girardeau, Dunklin, Mississippi, New Madrid, Pemiscot, Perry, Scott, and Stoddard.

**BP 12 02 – Fire Department Service Contract**

1. Level: Building
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement is for use when maintenance of a service contract with a privately owned fire department is required to apply a Public Protection (Fire) Classification.

**BP 12 03 – Loss Payable Clauses**

1. Level: Building
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement provides for naming a loss payee, lender's loss payee, loss payee under a contract-of-sale arrangement, or building owner loss payee.

**BP 12 31 – Additional Insured – Building Owner**

1. Level: Policy
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement is used to include, as an additional insured, a building owner under a tenant's policy with respect to property damage under Section I - Property of the Businessowners Coverage Form.

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**BP 14 02 – Additional Insured – Owners, Lessors or Contractors – Completed Operations**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement provides coverage for owners or lessees of buildings on policies covering contractors and contractors on policies covering subcontractors, but only with respect to liability for completed operations for such owners, lessees, or contractors by the insured contractor or subcontractor.

**BP 14 04 – Windstorm or Hail Losses to Roof Surfacing – Actual Cash Value Loss Settlement**

1. Level: Building
2. Type: Property
3. Eligibility: Mandatory for buildings with a roof that is 10 years or older. Optional otherwise.
4. Description: This endorsement changes the Loss Payment Property Loss Condition to provide that loss or damage to roof surfacing caused by windstorm or hail will be settled on an actual cash value basis rather than a replacement cost basis.

**BP 14 05 – Additional Insured – Grantor of Franchise**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement includes, as an insured, the person or organization shown in the Schedule of the endorsement, but only with respect to their liability as a grantor of a franchise.

**BP 14 15 – Limited Exclusion – Personal and Advertising Injury – Lawyers**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory for policies insuring at least one building with a Business Category of Lawyers. Not available otherwise.
4. Description: This endorsement is used to exclude personal and advertising injury arising out of the rendering of or failure to render professional services as a lawyer.

**BP 14 22 – Exclusion – Products-Completed Operations Hazard**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement amends Businessowners Liability Coverage to exclude bodily injury and property damage included with products-completed operations hazards.

**BP 14 86 – Communicable Disease Exclusion**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory
4. Description: This endorsement amends Businessowners Liability Coverage to exclude bodily injury, property damage and personal and advertising injury arising out of the actual or alleged transmission of a communicable disease.

**BP 14 91 – Amendment of Personal and Advertising Injury Definition**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement amends the definition of personal and advertising injury by removing the offense of an oral or written publication that violates a person's right of privacy.

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**BP 14 98 – Missouri Limitations on Coverage for Roof Surfacing**

5. Level: Building
6. Type: Property
7. Eligibility: Optional; cannot have BP 14 98 and either BP 14 04 or MM 14 85 on the same building.
8. Description: This endorsement may be used to limit coverage on roof surfacing to actual cash value when the building is covered at replacement cost, and/or exclude cosmetic damage to roof surfacing caused by wind or hail.

**BP 15 04 – Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability – with Limited Bodily Injury Exception**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory
4. Description: This endorsement excludes liability arising out of any access to or disclosure of any person's or organization's confidential or personal information. The exclusion in this endorsement includes a limited exception for bodily injury with respect to that part of the exclusion addressing electronic data.

**BP 15 60 – Cyber Incident Exclusion**

1. Level: Policy
2. Type: Property
3. Eligibility: Mandatory
4. Description: This endorsement excludes loss or damage caused directly or indirectly by a cyber incident. The exclusion in this endorsement includes an exception for fire or explosion.

**BP 17 02 – Condominium Commercial Unit-Owners Coverage**

1. Level: Policy
2. Type: Property
3. Eligibility: Mandatory for policies insuring any building with a Business Class of Dwelling – Three or Four Family (Lessor's Risk Only) – Residential Condominiums or with a Risk Type of Office and a Business Class ending in Condominium – Office or Condominium – Office – Lessors Risk Only. Not available otherwise.
4. Description: This endorsement amends the Businessowners Policy to provide coverage for commercial condominium unit-owners.

**BP 17 03 – Condominium Commercial Unit-Owners Optional Coverages**

1. Level: Building
2. Type: Property
3. Eligibility: Optional for buildings with a Business Class of Dwelling – Three or Four Family (Lessor's Risk Only) – Residential Condominiums or with a Risk Type of Office and a Business Class ending in Condominium – Office or Condominium – Office – Lessors Risk Only. Not available otherwise.
4. Description: This endorsement provides Loss Assessment and Miscellaneous Real Property coverages for condominium unit-owners.

**BP 18 03 – Cyber Incident Liability Exclusion**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory
4. Description: This endorsement excludes liability arising out of a cyber incident for "bodily injury", "property damage", and "personal and advertising injury".

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**BP 18 04 – Exclusion – Violation of Law Addressing Data Privacy**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory
4. Description: This endorsement excludes liability arising out of any violation of law addressing any person's or organization's confidential or personal material or information, including financial, health, biometric or other nonpublic material or information

**MM 03 50 – Asbestos Exclusion**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory
4. Description: This endorsement excludes any liability for any loss directly or indirectly arising from or in any way involving asbestos or any materials containing asbestos in whatever form or quantity.

**MM 08 26 – Equipment Breakdown Coverage**

1. Level: Policy
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement adds Equipment Breakdown as a covered cause of loss and provides the following Equipment Breakdown Additional Coverage Extensions: Perishable Goods, Expediting Expenses, Utility Interruption, Drying Out, Electrical Risk Improvements, and Portable Covered Equipment (subject to additional exclusions and limitations). Specific Underwriting approval is required for this endorsement to be added.

**MM 14 85 – Cosmetic Damage Exclusion – Windstorm or Hail**

1. Level: Building
2. Type: Property
3. Eligibility: Mandatory for buildings with a Metal Siding construction type. Optional otherwise.
4. Description: This endorsement may be used to exclude cosmetic damage to all surfacing caused by wind or hail.

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**RATING VARIABLES**

Several rating variables are used in the premium calculation for the three primary coverages included in the Businessowners Coverage Form: Building, Business Personal Property (BPP), and Liability and Medical Expenses. See below for an overview of these variables. The Rating Algorithms section contains specific details on how these variables are applied.

**Base Rate**

The rating of each of the three primary coverages begins with a base rate that is dependent on the building's territory. Additionally, for Liability and Medical Expenses, the base rate also varies by the Exposure Base and Coverage Type (either "Occupant" or "Lessors"). See the Businessowners Classification section for more details.

Coverage Type	Exposure Base	Territory	Liability and Medical Expenses Base Rate
Occupant	Limit of Insurance (\$00s)	701	0.031
Occupant	Limit of Insurance (\$00s)	703	0.029
Occupant	Limit of Insurance (\$00s)	704	0.045
Occupant	Limit of Insurance (\$00s)	705	0.031
Occupant	Annual Gross Sales (\$000s)	701	0.540
Occupant	Annual Gross Sales (\$000s)	703	0.729
Occupant	Annual Gross Sales (\$000s)	704	0.628
Occupant	Annual Gross Sales (\$000s)	705	0.642
Occupant	Annual Payroll (\$000s)	701	5.628
Occupant	Annual Payroll (\$000s)	703	5.670
Occupant	Annual Payroll (\$000s)	704	5.743
Occupant	Annual Payroll (\$000s)	705	5.452
Lessors	Limit of Insurance (\$00s)	701	0.016
Lessors	Limit of Insurance (\$00s)	703	0.014
Lessors	Limit of Insurance (\$00s)	704	0.019
Lessors	Limit of Insurance (\$00s)	705	0.019

Coverage	Territory	Base Rate
Building	701	0.469
Building	703	0.458
Building	704	0.575
Building	705	0.609
BPP	701	0.346
BPP	703	0.353
BPP	704	0.346
BPP	705	0.404



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**Property Rate Number**

A building's Property Rate Number is a number corresponding directly to its Businessowners Classification that represents the classification's general level of property risk. See the Businessowners Classification section for more details.

Property Rate Number	Building Factor	BPP Factor
1	1.000	1.000
2	0.704	0.673
3	0.712	0.579
4	0.976	1.043
5	1.107	0.990
6	0.979	0.722
7	1.322	1.702
8	1.401	1.461
9	1.467	1.788
10	2.057	2.149
11	2.295	2.487
12	2.857	2.846
13	1.263	1.304
14	1.838	1.889
15	2.256	2.370
16	2.658	2.537
17	2.331	2.451
18	3.302	3.257
19	0.979	1.517
20	1.321	1.860
21	2.488	3.987
22	2.488	3.987
23	2.488	3.987
24	2.126	2.225
25	2.368	2.426
26	3.215	3.215
27	1.909	1.792
28	3.614	2.632
29	3.614	2.632

**Building Construction**

A building's Building Construction factors are derived from the materials used in its construction. Construction Type definitions, with the exception of Metal Siding, are consistent with those published in the ISO Commercial Lines Manual. However, for rating purposes, Fire-resistive and Modified Fire-resistive have been combined.

Construction Type	Building Factor	BPP Factor
Frame	1.000	1.000
Metal Siding	1.000	1.000
Joisted Masonry	0.940	0.993
Non-combustible	0.785	0.825
Masonry Non-combustible	0.759	0.825
Fire-resistive	0.565	0.722

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**Building Limit**

Each building's Building limit corresponds to a Building rating factor that varies by territory (see the Territories section for more details). Interpolation is used to derive factors for limits between those in the below table.

Territory	Limit of Insurance Relativity Group
701	C
703	C
704	C
705	A

Building Limit	Group A Factor	Group C Factor
<= \$50,000	1.678	1.330
\$75,000	1.525	1.223
\$100,000	1.347	1.153
\$125,000	1.224	1.101
\$150,000	1.132	1.061
\$175,000	1.059	1.028
\$200,000	1.000	1.000
\$225,000	0.951	0.976
\$250,000	0.908	0.955
\$275,000	0.872	0.921
\$300,000	0.840	0.890
\$325,000	0.812	0.863
\$350,000	0.786	0.839
\$375,000	0.763	0.817
\$400,000	0.742	0.796
\$425,000	0.723	0.778
\$450,000	0.706	0.761
\$475,000	0.689	0.745
\$500,000	0.674	0.731
\$550,000	0.647	0.704
\$600,000	0.623	0.681
\$650,000	0.602	0.660
\$700,000	0.583	0.641
\$750,000	0.566	0.625
\$800,000	0.551	0.609
\$850,000	0.537	0.595
\$900,000	0.524	0.582
\$950,000	0.512	0.570
>= \$1,000,000	0.500	0.559

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**Business Personal Property Limit**

Each building's Business Personal Property limit corresponds to a Business Personal Property rating factor. Interpolation is used to derive factors for limits between those in the below table.

BPP Limit	Factor
<= \$10,000	1.767
\$15,000	1.531
\$20,000	1.383
\$25,000	1.278
\$30,000	1.198
\$35,000	1.135
\$40,000	1.082
\$45,000	1.038
\$50,000	1.000
\$60,000	0.938
\$70,000	0.888
\$80,000	0.842
\$90,000	0.798
\$100,000	0.762
\$110,000	0.730
\$120,000	0.702
\$130,000	0.677
\$140,000	0.655
\$150,000	0.635
\$160,000	0.617
\$170,000	0.601
\$180,000	0.585
\$190,000	0.571
\$200,000	0.558
\$210,000	0.546
\$220,000	0.535
\$230,000	0.525
\$240,000	0.515
>= \$250,000	0.505

**Protection Class**

A building's Protection Class, as determined by ISO LOCATION, represents to its risk of property damage due to fire. For split classifications (e.g., 6/6X), the classification used in rating is determined as follows:

1. For all split classes other than 10/10W, if the building is within 1,000 feet of a fire hydrant, the first class shown is used (e.g., 6 for classification 6/6X). Otherwise, the second class shown is used.
2. For the split class 10/10W, if the distance to the primary responding fire department is between five and seven miles, and the building is within 1,000 feet of a fire hydrant, 10W is used. Otherwise, 10 is used.

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Protection Class	Building Factor	BPP Factor
1	1.000	1.000
2	1.000	1.000
3	1.000	1.000
4	1.058	1.000
5	1.085	1.000
6	1.141	1.000
7	1.230	1.140
8	1.230	1.140
8B	1.278	1.202
9	1.299	1.225
10	1.378	1.343
1X - 5X	1.216	1.134
6X - 7X	1.278	1.202
8X	1.299	1.225
1Y - 5Y	1.216	1.134
6Y - 8Y	1.278	1.202
10W	1.356	1.318

**Sprinklered Building**

A Sprinklered Building discount factor is applied to buildings that are entirely protected by an appropriately tested and certified automatic sprinkler system.

Property Rate Number	Building Factor	BPP Factor
1	0.80	0.90
2	0.80	0.90
3	0.80	0.90
4	0.70	0.80
5	0.80	0.90
6	0.70	0.80
7	0.75	0.85
8	0.80	0.90
9	0.60	0.90
10	0.70	0.80
11	0.80	0.90
12	0.65	0.75
13	0.75	0.85
14	0.80	0.90
15	0.70	0.80
16	0.80	0.90
17	0.70	0.80
18	0.65	0.75
19	0.75	0.85
20	0.75	0.85
21	0.80	0.90
22	0.80	0.90
23	0.75	0.85
24	0.70	0.80
25	0.70	0.80
26	0.75	0.85
27	0.75	0.85
28	0.65	0.75
29	0.65	0.75

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**Property Deductible**

Each building's Building and Business Personal Property premium is modified by a factor corresponding to the chosen deductible. The factor is dependent on the total Building and Business Personal Property coverage at the building's location (the "Total Property Limit"). For more information on deductibles, see the General Rules section.

Deductible	Total Property Limit	Windstorm/Hail Percentage Deductible Factors		
		1%	2%	5%
\$1,000	<=\$50,000	1.000	1.000	N/A
	\$50,001 - \$250,000	0.958	0.943	N/A
	\$250,001 - \$500,000	0.950	0.927	N/A
	\$500,001 - \$1,000,000	0.950	0.928	N/A
	> \$1,000,000	0.933	0.910	N/A
\$2,500	<=\$50,000	1.000	1.000	N/A
	\$50,001 - \$250,000	1.000	0.874	N/A
	\$250,001 - \$500,000	0.902	0.879	N/A
	\$500,001 - \$1,000,000	0.914	0.893	N/A
	> \$1,000,000	0.910	0.886	N/A
\$5,000	<=\$50,000	1.000	1.000	1.000
	\$50,001 - \$250,000	1.000	1.000	0.760
	\$250,001 - \$500,000	1.000	0.821	0.781
	\$500,001 - \$1,000,000	0.870	0.848	0.813
	> \$1,000,000	0.879	0.855	0.821
\$10,000	<=\$50,000	1.000	1.000	1.000
	\$50,001 - \$250,000	1.000	1.000	0.644
	\$250,001 - \$500,000	1.000	1.000	0.709
	\$500,001 - \$1,000,000	1.000	0.789	0.754
	> \$1,000,000	0.835	0.811	0.778

**Fire Protective Discount**

A Fire Protective Discount of 10% applies to the Building and Business Personal Property premiums of buildings that have either of the following safeguards in place:

1. An automatic fire alarm protecting the entire building that is either connected to a central station or that reports to a public or private fire alarm station.
2. A security service with a recording system or watch clock and that makes hourly rounds covering the entire building when the premises are not in actual operation.

**Burglary & Robbery Discount**

A Burglary & Robbery Discount of 10% applies to the Business Personal Property premium of buildings that have any of the following systems in place:

1. A premises burglary alarm system which signals an outside central station, with a current Underwriters Laboratories, Inc. certificate.
2. A loud sounding gong on the outside of the building containing the property the alarm system protects, with a current Underwriters Laboratories, Inc. certificate.
3. A security service that makes hourly rounds covering the entire building when the premises are not in actual operation.

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**Liability Class Group**

A building's Liability Class Group is a number corresponding directly to its Businessowners Classification that represents the classification's general level of liability risk. See the Businessowners Classification section for more details. A building's combination of Liability Class Group and Coverage Type (either "Occupant" or "Lessors") determines its Liability Class Group factor.

Liability Class Group	Occupant Factor
1	1.000
2	0.401
3	1.284
4	1.775
5	2.049
6	2.049
7	3.948
8	5.343
9	4.153
10	4.945
11	0.748
12	1.033
13	1.307
14	1.843
15	2.136
16	2.174
18	1.000
22	4.993
31	1.000
32	1.403
33	2.010
34	2.010
35	2.010
36	0.510
37	0.692
38	0.569
39	0.744
40	3.029
41	1.762
42	3.029
43	1.797
44	1.664
51	1.000
52	1.513
53	1.100
54	1.313
55	2.004
56	1.727
57	1.880
58	2.172
59	3.890

Liability Class Group	Lessors Factor
1	1.000
2	1.132
3	1.267
4	1.694
5	1.746
6	1.702
7	2.467
8	2.042
9	2.747
10	2.760
11	0.662
12	0.957
13	0.969
14	1.443
15	1.443
16	1.443
17	0.736
18	1.157
19	1.001
20	1.361
21	0.244
22	3.247
31	1.791
32	2.974
33	0.515
34	0.643
35	0.761
36	2.508
37	2.804
38	2.518
39	2.814
40	6.265
41	3.644
42	6.265
43	3.718
44	3.442
51 - 59 (Office)	1.139
51 - 59 (Shop/Storage)	1.320

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**Liability Limits**

The default Liability and Medical Expenses limit may be increased. The selected limit corresponds to a Liability Limits factor.

Liability and Medical Expenses Limit	Products/Completed Operations Limit (Aggregate)	Liability and Medical Expenses Limit (Aggregate)	Factor
\$300,000	\$600,000	\$600,000	1.000
\$300,000	\$900,000	\$600,000	1.001
\$500,000	\$1,000,000	\$1,000,000	1.032
\$500,000	\$1,500,000	\$1,000,000	1.033
\$1,000,000	\$2,000,000	\$2,000,000	1.074
\$1,000,000	\$3,000,000	\$2,000,000	1.076
\$2,000,000	\$4,000,000	\$4,000,000	1.117
\$2,000,000	\$6,000,000	\$4,000,000	1.118

**Multi-Policy Discount**

When a Businessowners Package policy is written in conjunction with at least one additional Madison Mutual Insurance Company policy, a discount is applied to the three primary coverages. The discount can be applied only to new business and at renewal. The amount of the discount is dependent upon the number of additional MMIC policies. The following policies apply:

1. Personal Auto
2. Homeowners
3. Farmowners with an Owner Occupied Home

# of Additional Policies	Discount
0	0%
1	5%
2+	10%

**Loss Free Discount**

Upon renewal, policies receive a Loss Free Discount that depends on the number of consecutive terms in which they have remained loss free. A loss is defined as any claim for which there is a nonzero incurred loss & ALAE value. This discount applies to the three primary coverages.

# of Loss Free Terms	Discount
0	0%
1	10%
2+	15%

**BP 14 04 – Windstorm or Hail Losses to Roof Surfacing – Actual Cash Value Settlement**

Buildings with this endorsement receive a discount of 2% to their Building premium.

**BP 14 98 – Missouri Limitations on Coverage for Roof Surfacing**

Buildings with this endorsement receive a discount factor to their Building premium, the amount of which depends on the limitation selected.

Limitation Type	Discount
Actual Cash Value Settlement	2%
Cosmetic Exclusion	1%
Both	2%

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**MM 14 85 – Cosmetic Exclusion – Windstorm or Hail**

Buildings with this endorsement receive a discount of 2% to their Building premium.



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**RATING ALGORITHMS**

See below for the rating algorithms used to calculate the premiums of the three primary coverages included in the Businessowners Coverage Form: Building, Business Personal Property, and Liability and Medical Expenses, as well as the rating algorithms used to calculate the premiums of any Additional Coverages, Coverage Extensions, Optional Coverages, and endorsements. See the applicable sections for details on the coverages themselves. Any coverage or endorsement not included in this section does not generate premium.

Several coverages and endorsements are subject to a Loss Cost Multiplier that adjusts rates to account for losses, loss adjustment expenses, and underwriting expenses. The Loss Cost Multiplier is 1.538.

**Building**

*Note: a separate premium is calculated for each building.*

1. Calculate the un-rounded modified base rate by multiplying together the following:
  - a. the base rate and
  - b. the loss cost multiplier.
2. Round the result of (1) to three decimal places. The result is the modified base rate.
3. Calculate the un-rounded final rate by multiplying together the following:
  - a. the modified base rate from (2),
  - b. the property rate number factor,
  - c. the building construction factor,
  - d. the Building limit factor,
  - e. the protection class factor,
  - f. the sprinklered building factor,
  - g. the property deductible factor,
  - h. the BP 14 04 factor, if applicable,
  - i. the BP 14 98 factor, if applicable, and
  - j. the MM 14 85 factor, if applicable.
4. Round the result from (3) to three decimal places. This is the final rate.
5. Multiply the final rate from (4) by the Building limit (\$00s).
6. Round the result of (5) to the nearest dollar.
7. Apply the fire protective safeguard discount using the following steps:
  - a. Multiply the result of (6) by the fire protective safeguard discount factor.
  - b. Round the result of (7.a) to the nearest dollar.
  - c. Subtract the result of step (7.b) from the result of step (6).
8. Apply the multi-policy discount using the following steps:
  - a. Multiply the result of (7) by the multi-policy discount factor.
  - b. Round the result of (8.a) to the nearest dollar.
  - c. Subtract the result of step (8.b) from the result of step (7).
9. Apply the loss free discount using the following steps:
  - a. Multiply the result of (8) by the loss free discount factor.
  - b. Round the result of (9.a) to the nearest dollar.
  - c. Subtract the result of step (9.b) from the result of step (8).

**Business Personal Property (BPP)**

*Note: a separate premium is calculated for each building.*

1. Calculate the un-rounded modified base rate by multiplying together the following:
  - a. the base rate and
  - b. the loss cost multiplier.
2. Round the result of (1) to three decimal places. The result is the modified base rate.
3. Calculate the un-rounded final rate by multiplying together the following:
  - a. the modified base rate from (2),
  - b. the property rate number factor,
  - c. the building construction factor,
  - d. the BPP limit factor,

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- e. the protection class factor,
  - f. the sprinklered building factor, and
  - g. the property deductible factor.
4. Round the result from (3) to three decimal places. This is the final rate.
5. Multiply the final rate from (4) by the BPP limit (\$00s).
6. Round the result of (5) to the nearest dollar.
7. Apply the fire protective safeguard discount using the following steps:
  - a. Multiply the result of (6) by the fire protective safeguard discount factor.
  - b. Round the result of (7.a) to the nearest dollar.
  - c. Subtract the result of step (7.b) from the result of step (6).
8. Apply the burglary and robbery safeguard discount using the following steps:
  - a. Multiply the result of (7) by the burglary and robbery safeguard discount factor.
  - b. Round the result of (8.a) to the nearest dollar.
  - c. Subtract the result of step (8.b) from the result of step (7).
9. Apply the multi-policy discount using the following steps:
  - a. Multiply the result of (8) by the multi-policy discount factor.
  - b. Round the result of (9.a) to the nearest dollar.
  - c. Subtract the result of step (9.b) from the result of step (8).
10. Apply the loss free discount using the following steps:
  - a. Multiply the result of (9) by the loss free discount factor.
  - b. Round the result of (10.a) to the nearest dollar.
  - c. Subtract the result of step (10.b) from the result of step (9).

**Liability and Medical Expenses**

*Note: a separate premium is calculated for each building.*

1. Calculate the un-rounded modified base rate by multiplying together the following:
  - a. the base rate and
  - b. the loss cost multiplier.
2. Round the result of (1) to three decimal places. The result is the modified base rate.
3. Calculate the un-rounded final rate by multiplying together the following:
  - a. the modified base rate from (2),
  - b. the liability class group factor, and
  - c. the liability limits factor.
4. Round the result from (3) to three decimal places. This is the final rate.
5. Determine the proper exposure amount in the following way:
  - a. for buildings with a limit of insurance liability exposure base (excluding lessors risks), the BPP limit in \$100s,
  - b. for buildings with an annual gross sales liability exposure base (excluding lessors risks), the annual gross sales in \$1,000s,
  - c. for buildings with an annual payroll liability exposure base (excluding lessors risks), sum the following in \$1,000s:
    - i. the annual payroll in, and
    - ii. the exposure for owners, the minimum of which is \$52,200 per owner, or
  - d. for lessors buildings, the Building limit in \$100s.
6. Multiply the final rate from (4) by the exposure amount from (5).
7. Round the result of (6) to the nearest dollar.
8. Apply the multi-policy discount using the following steps:
  - a. Multiply the result of (7) by the multi-policy discount factor.
  - b. Round the result of (8.a) to the nearest dollar.
  - c. Subtract the result of step (8.b) from the result of step (7).
9. Apply the loss free discount using the following steps:
  - a. Multiply the result of (8) by the loss free discount factor.
  - b. Round the result of (9.a) to the nearest dollar.
  - c. Subtract the result of step (9.b) from the result of step (8).

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**Accounts Receivable**

1. For each building insured on the policy, determine the premium as follows:
  - a. Multiply the building's BPP final rate by the Accounts Receivable factor.
  - b. Multiply the result of (1.a) by the Accounts Receivable limit (\$00s) in excess of \$10,000.
  - c. Round the result of (1.b) to the nearest dollar.
2. Add the results from each building as calculated in (1).

Accounts Receivable Factor
0.05

**Actual Cash Value – Building Option**

*Note: this premium is calculated separately for buildings whose limit is chosen on an actual cash value basis.*

1. Multiply the building's liability premium by the Actual Cash Value - Building Option factor.
2. Round the result of (1) to the nearest dollar.

Liability Type	Factor
Occupant (Limit of Insurance)	0.00
Occupant (Annual Gross Sales)	0.00
Occupant (Annual Payroll)	0.00
Lessors (Limit of Insurance)	0.25

**Automatic Increase in Insurance**

1. Multiply the building's Building premium by the Automatic Increase in Insurance factor.
2. Multiply the building's BP 04 84 premium by the Automatic Increase in Insurance factor.
3. Add the results of (1) and (2).
4. Round the result of (3) to the nearest dollar.

Automatic Increase in Insurance Factor
0.00

**Business Income from Dependent Properties**

1. Determine the maximum BPP final rate out of all buildings insured on the policy.
2. Multiply the result of (1) by the Business Income from Dependent Properties factor.
3. Multiply the result of (2) by the Business Income from Dependent Properties limit (\$00s) in excess of \$5,000.
4. Round the result of (3) to the nearest dollar.

Coverage Type	Factor
Business Income from Dependent Properties	0.10
Business Income from Dependent Properties and Secondary Dependent Properties	0.13

**Employee Dishonesty**

1. Determine the base rate for the chosen limit.
2. Determine the total number of employees in excess of five from all locations insured on the policy.
3. Multiply the result of (2) by the "Each Additional Employee Over 5" rate for the chosen limit.
4. Determine the total number of locations in excess of one that are insured on the policy.
5. Multiply the result of (4) by the "Each Additional Location" rate for the chosen limit.
6. Add the results of (1), (3), and (5)
7. Multiply the result of (6) by the business class factor in the following way:
  - a. If any locations insured on this policy contain insured buildings of only the "Self-Storage Facility" class, multiply by the "Self-Storage Facility" factor.

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- b. If no locations insured on this policy contain insured buildings of only the "Self-Storage Facility" class, multiply by the "Other" factor.
8. If the policy has endorsement BP 07 75, multiply the result of (7) by the BP 07 75 endorsement factor.
9. If the policy has endorsement BP 07 83, multiply the result of (8) by the BP 07 83 endorsement factor.
10. Multiply the result of (9) by the loss cost multiplier.
11. Round the result of (10) to the nearest dollar.

Limit	Charge Type	Charge
\$5,000	Base	\$26.48
\$5,000	Each Additional Employee Over 5	\$3.01
\$5,000	Each Additional Location	\$2.29
\$10,000	Base	\$41.28
\$10,000	Each Additional Employee Over 5	\$4.47
\$10,000	Each Additional Location	\$3.79
\$25,000	Base	\$70.88
\$25,000	Each Additional Employee Over 5	\$6.74
\$25,000	Each Additional Location	\$7.44
\$50,000	Base	\$105.32
\$50,000	Each Additional Employee Over 5	\$9.02
\$50,000	Each Additional Location	\$12.04

Business Class	Factor
Self-Storage Facility	1.10
Other	1.00

Endorsement	Factor
BP 07 75	1.25
BP 07 83	1.25

**Forgery or Alteration**

1. Multiply the Employee Dishonesty premium by the Forgery or Alteration factor.
2. Round the result of (1) to the nearest dollar.

Forgery or Alteration Factor
0.25

**Money and Securities**

1. For each applicable location, determine the premium as follows:
  - a. Determine the Property Type of the location. For locations containing insured buildings of multiple Property Types, use the one with the highest On-premises rate.
  - b. Multiply the location's On-premises limit (\$00s) by the On-premises rate for the location's Property Type.
  - c. Multiply the location's Off-premises limit (\$00s) by the Off-premises rate for the location's Property Type.
  - d. Add the results of (1.b) and (1.c).
  - e. Multiply the result of (1.d) by the loss cost multiplier.
  - f. Round the result of (1.e) to the nearest dollar.
2. Calculate the sum of the premiums from each applicable location as calculated in (1).

Territories	Property Type	On-premises Rate	Off-premises Rate
701	Apartments & Apartment Condominiums	\$0.696	\$0.044
701	Office & Office Condominiums	\$0.506	\$0.044
701	All Other	\$0.633	\$0.044
703	Apartments & Apartment Condominiums	\$0.512	\$0.032
703	Office & Office Condominiums	\$0.372	\$0.032
703	All Other	\$0.465	\$0.032
704, 705	Apartments & Apartment Condominiums	\$0.436	\$0.027
704, 705	Office & Office Condominiums	\$0.317	\$0.027
704, 705	All Other	\$0.397	\$0.027

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**Outdoor Signs**

1. For each applicable location, calculate the premium as follows:
  - a. Multiply the location's Outdoor Signs limit (\$00s) by the Outdoor Signs rate.
  - b. Multiply the result of (1.a) by the loss cost multiplier.
  - c. Round the result of (1.b) to the nearest dollar.
2. Calculate the sum of the premiums from each applicable location as calculated in (1).

Outdoor Signs Rate
\$1.20

**Valuable Papers and Records**

1. For each building insured on the policy, determine the premium as follows:
  - a. Multiply the building's BPP final rate by the Valuable Papers and Records factor.
  - b. Multiply the result of (1.a) by the Valuable Papers and Records limit (\$00s) in excess of \$10,000.
  - c. Round the result of (1.b) to the nearest dollar.
2. Add the results from each building as calculated in (1).

Valuable Papers and Records Factor
0.10

**Outdoor Property**

1. For each building insured on the policy, determine the premium as follows:
  - a. Multiply the building's BPP final rate by the Outdoor Property factor.
  - b. Multiply the result of (1.a) by the Outdoor Property limit (\$00s) in excess of \$2,500.
  - c. Round the result of (1.b) to the nearest dollar.
2. Add the results from each building as calculated in (1).

Outdoor Property Factor
0.30

**Damage to Premises Rented to You**

1. Multiply the building's Building final rate by the Damage to Premises Rented to You factor.
2. Multiply the result of (1) by the Damage to Premises Rented to You limit in excess of \$50,000 (\$00s).
3. Round the result of (2) to the nearest dollar.

Damage to Premises Rented to You Factor
0.05

**Optional Per Person Medical Expenses Limit**

1. For each building on the policy, determine the premium as follows:
  - a. Multiply the building's Liability final rate by the Optional Per Person Medical Expenses Limit factor.
  - b. Multiply the result of (1.a) by the exposure amount as determined in step (5) of the Liability and Medical Expenses algorithm.
2. Calculate the total premium for each building as determined in (1).
3. Round the result of (2) to the nearest dollar.

Optional Per Person Medical Expenses Limit Factor
0.02

**BP 04 02 – Additional Insured – Managers or Lessors of Premises**

1. For each combination of additional insured and building for which the additional insured has an interest, determine the premium for the applicable Building Type as follows:

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- a. Determine the base premium for the building's Building Type,
  - b. multiply the result of (1.a) by the loss cost multiplier, and
  - c. round the result of (1.b) to the nearest dollar.
2. Add the results of each combination from (1).

Building Type	Premium
Apartment and Office	\$5.57
All Other	\$16.71

**BP 04 04 – Hired Auto and Non-Owned Auto Liability**

1. Determine the base premium for this coverage as the sum of the base premiums of the selected coverage(s).
2. Multiply the result of (1) by the Limit factor.
3. Multiply the result of (2) by the loss cost multiplier.
4. Round the result of (3) to the nearest dollar.

Coverage	Premium
Hired Auto Liability	\$32.66
Non-owned Auto Liability (Without Delivery Service)	\$57.50
Non-owned Auto Liability (With Delivery Service)	\$68.45

Limit	Factor
\$300,000	1.00
\$500,000	1.09
\$1,000,000	1.22
\$2,000,000	1.36

**BP 04 15 – Spoilage Coverage**

1. Determine the class corresponding to the property/occupancy type.
2. Determine the rate corresponding to the class, covered cause of loss, and refrigeration maintenance agreement.
3. Multiply the rate from (2) by the Spoilage Coverage limit (\$00s).
4. Multiply the result of (3) by the loss cost multiplier.
5. Round the result of (4) to the nearest dollar.

Property/Occupancy Type	Class
Bakery Goods	1
Cheese Shops	1
Delicatessens	1
Fruits and Vegetables	1
Restaurants	1
Convenience Food Stores	2
Dairy Products, excluding Ice Cream	2
Grocery Stores	2
Meat and Poultry Markets	2
Pharmaceuticals	2
Supermarkets	2
Dairy Products, including Ice Cream	3
Florists	3
Seafood	3

Class	Covered Cause of Loss	Refrigeration Maintenance Agreement	Rate
1	Both	Applicable	\$0.94
1	Both	N/A	\$1.21
2	Both	Applicable	\$1.08
2	Both	N/A	\$1.35
3	Both	Applicable	\$1.24
3	Both	N/A	\$1.70

**BP 04 16 – Additional Insured – Lessor of Leased Equipment**

1. For each combination of additional insured and building for which the additional insured has an interest, determine the premium for the applicable Building Type as follows:
  - a. Determine the base premium for the building's Building Type,
  - b. multiply the result of (1.a) by the loss cost multiplier, and
  - c. round the result of (1.b) to the nearest dollar.
2. Add the results of each combination from (1).

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Building Type	Premium
Apartment and Office	\$5.57
All Other	\$16.71

**BP 04 41 – Business Income Changes – Time Period**

1. Calculate the sum of the policy's Building, BPP, and if applicable, BP 04 84 premiums.
2. Multiply the result of (1) by the Business Income Changes - Time Period factor.
3. Round the result of (2) to the nearest dollar.

BP 04 41 Factor
0.01

**BP 04 46 – Ordinance or Law Coverage**

1. This endorsement is separated into three separate coverages, which are available in the following combinations (determined per building):
  - a. Coverage 1 only,
  - b. Coverage 3 only,
  - c. Coverages 1 and 2,
  - d. Coverages 1, 2, and 3 (with separate Coverage 2 and Coverage 3 limits), or
  - e. Coverages 1, 2, and 3 (with a combined Coverage 2 and Coverage 3 limit).
2. Calculate the premium for causes of loss other than earthquake as the sum of the following:
  - a. If Coverage 1 is selected, multiply the building's Building premium by the Coverage 1 - Other than Earthquake factor.
  - b. If Coverage 2 is selected with a separate limit, multiply the building's Building final rate by the Coverage 2 limit (\$00s).
  - c. If Coverage 3 is selected with a separate limit, multiply the building's Building final rate by the Coverage 3 limit (\$00s).
  - d. If Coverages 2 and 3 are selected with a combined limit, multiply the building's Building final rate by the combined Coverages 2 and 3 limit (\$00s).
  - e. If the Business Income and Extra Expense Option is chosen, multiply the building's Building premium by the Business Income and Extra Expense Option - Other than Earthquake factor.
3. If the building also has the Earthquake endorsement (BP 10 03), calculate the premium for the earthquake cause of loss as the sum of the following:
  - a. If Coverage 1 is selected, multiply the building's Building premium by the Coverage 1 - Earthquake factor.
  - b. If Coverage 2 is selected with a separate limit, multiply the building's Building final rate by the Coverage 2 limit (\$00s).
  - c. If Coverage 3 is selected with a separate limit, multiply the building's Building final rate by the Coverage 3 limit (\$00s).
  - d. If Coverages 2 and 3 are selected with a combined limit, multiply the building's Building final rate by the combined Coverages 2 and 3 limit (\$00s).
  - e. If the Business Income and Extra Expense Option is chosen, multiply the building's BP 10 03 premium by the Business Income and Extra Expense Option - Earthquake factor.
4. Add the results of (1) and (2).
5. Round the result of (3) to the nearest dollar.

Factor Type	Factor
Coverage 1 - Other than Earthquake	0.15
Coverage 1 - Earthquake	0.85
Business Income and Extra Expense Option - Other than Earthquake	0.02
Business Income and Extra Expense Option - Earthquake	0.10

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**BP 04 53 – Water Back-up and Sump Overflow**

1. For each applicable location:
  - a. Determine the base premium for the location's chosen BP 04 53 limit.
  - b. Multiply the result of (1.a) by the location's applicable BP 04 53 territory factor (see the Territories section).
  - c. Round the result of (1.b) to the nearest dollar.
2. Add the premium from each location as determined in (1).

Limit	Base Premium
\$5,000	\$116.00
\$10,000	\$206.00
\$25,000	\$432.00
\$50,000	\$708.00

**BP 04 84 – Functional Building Valuation**

1. Multiply the building's Building final rate by the Functional Building Valuation factor.
2. Round the result of (1) to the nearest thousandth.
3. Multiply the result of (2) by the building's Building limit (\$00s).
4. Round the result of (3) to the nearest dollar.
5. Subtract the building's Building premium from the result of (4).

BP 04 84 Factor
1.30

**BP 05 23 – Cap on Losses from Certified Acts of Terrorism (Property)**

1. For each building insured on the policy:
  - a. Calculate the BP 05 23 Building premium as follows:
    - i. Calculate the BP 05 23 Building rate by multiplying together the following:
      1. the base rate,
      2. the protection class factor,
      3. the sprinklered building factor, and
      4. the property deductible factor.
    - ii. Round the result of (1.a.i) to three decimal places (minimum 0.001).
    - iii. Multiply the result of (1.a.ii) by the building's Building limit (\$00s).
  - b. Calculate the BP 05 23 BPP premium as follows:
    - i. Calculate the BP 05 23 BPP rate by multiplying together the following:
      1. the base rate,
      2. the protection class factor,
      3. the sprinklered building factor, and
      4. the property deductible factor.
    - ii. Round the result of (1.b.i) to three decimal places (minimum 0.001).
    - iii. Multiply the result of (1.b.ii) by the building's BPP limit (\$00s).
  - c. Add the results of (1.a) and (1.b).
2. Calculate the sum of the premium from each building as calculated in (1).
3. Multiply the result of (2) by the loss cost multiplier.
4. Round the result of (3) to the nearest dollar.

Rate/Factor Type	County	Factor
Property Base Rate	St. Louis City	0.006
Property Base Rate	St. Louis	0.006
Property Base Rate	Franklin	0.006
Property Base Rate	Jefferson	0.006
Property Base Rate	All Other	0.001
Sprinklered Building Factor	N/A	0.800



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**BP 05 23 – Cap on Losses from Certified Acts of Terrorism (Liability)**

1. For each building insured on the policy, multiply the building's Liability and Medical Expenses premium by the liability factor.
2. Calculate the sum of the premium from each building as calculated in (1).
3. Multiply the result of (2) by the loss cost multiplier.
4. Round the result of (3) to the nearest dollar.

BP 05 23 Liability Factor
0.004

**BP 05 47 – Computer Fraud and Funds Transfer Fraud**

1. Determine the base rate for the chosen limit.
2. Determine the total number of employees in excess of five from all locations insured on the policy.
3. Multiply the result of (2) by the "Each Additional Employee Over 5" rate for the chosen limit.
4. Determine the total number of locations insured on the policy in excess of one.
5. Multiply the result of (4) by the "Each Additional Location" rate for the chosen limit.
6. Add the results of (1), (3), and (5)
7. Multiply the result of (9) by the loss cost multiplier.
8. Round the result of (10) to the nearest dollar.

Limit	Charge Type	Charge
\$5,000	Base	\$22.33
\$5,000	Each Additional Employee Over 5	\$2.12
\$5,000	Each Additional Location	\$2.34
\$10,000	Base	\$33.18
\$10,000	Each Additional Employee Over 5	\$2.84
\$10,000	Each Additional Location	\$3.79
\$25,000	Base	\$48.75
\$25,000	Each Additional Employee Over 5	\$3.56
\$25,000	Each Additional Location	\$6.19

**BP 05 93 – Loss of Rental Value – Landlord as Designated Payee**

1. For each applicable location, determine the base premium for the location's chosen limit.
2. Add the premium from each location as determined in (1).

Limit	Base Premium
\$10,000	\$50.00
\$25,000	\$75.00
\$50,000	\$100.00
\$100,000	\$150.00

**BP 07 01 – Contractors' Installation, Tools and Equipment Coverage**

1. Determine the property deductible factor as the factor from the first location insured on the policy (see the "Property Deductible" tab).
2. Determine the Coverage 1 premium as follows:
  - a. multiply the Coverage 1 rate by the property deductible factor from (1),
  - b. multiply the result of (2.a) by the Coverage 1 limit (\$00s),
  - c. multiply the result of (2.b) by the loss cost multiplier, and
  - d. round the result of (2.c) to the nearest dollar.
3. Determine the Coverage 2 premium as follows:
  - a. If a blanket limit is selected, determine the premium as follows:
    - i. multiply the Coverage 2 - Blanket rate for the selected sublimit by the property deductible factor from (1),
    - ii. multiply the result of (3.a.i) by the Coverage 2 limit (\$00s),

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- iii. if applicable, multiply the result of (3.a.ii) by the Coverage 2 - Blanket - Actual Cash Value factor,
    - iv. multiply the result of (3.a.iii) by the loss cost multiplier, and
    - v. round the result of (3.a.iv) to the nearest dollar.
  - b. If scheduled limits are selected, determine the premium as follows:
    - i. multiply the Coverage 2 - Scheduled rate by the property deductible factor from (1),
    - ii. multiply the result of (3.b.i) by the total Coverage 2 limit (\$00s),
    - iii. multiply the result of (3.a.ii) by the loss cost multiplier, and
    - iv. round the result of (3.a.iii) to the nearest dollar.
4. If applicable, determine the Coverage 3 premium as follows:
  - a. multiply the Coverage 3 rate by the property deductible factor from (1),
  - b. multiply the result of (3.a) by the Coverage 3 limit (\$00s),
  - c. multiply the result of (3.b) by the loss cost multiplier, and
  - d. round the result of (3.c) to the nearest dollar.
5. If applicable, determine the Coverage 4 premium as follows:
  - a. multiply the Coverage 4 rate by the property deductible factor from (1),
  - b. multiply the result of (5.a) by the Coverage 4 limit (\$00s),
  - c. multiply the result of (5.b) by the loss cost multiplier, and
  - d. round the result of (5.c) to the nearest dollar.
6. Add the results of (2), (3), (4) and (5).

Coverage	Rate
Coverage 1	\$0.75
Coverage 2 – Blanket – \$500 Sublimit	\$1.80
Coverage 2 – Blanket – \$1,000 Sublimit	\$1.90
Coverage 2 – Blanket – \$2,000 Sublimit	\$2.00
Coverage 2 – Scheduled	\$1.10
Coverage 3	\$1.20
Coverage 4	\$2.00

Coverage 2 – Blanket – Actual Cash Value Factor
0.87

**BP 07 75 – Apartment Buildings**

1. For each applicable location:
  - a. Determine the base premium.
  - b. Multiply the result of (1.a) by the loss cost multiplier.
  - c. Round the result of (1.b) to the nearest dollar.
2. Add the premium from each location as determined in (1).

BP 07 75 Base Premium
\$119.54

**BP 07 76 – Apartment Buildings – Loss or Damage to Tenants' Autos (Legal Liability Coverage)**

1. For each applicable location:
  - a. Determine the base premium for the location's chosen BP 07 76 limit.
  - b. Multiply the result of (1.a) by the location's Deductible factor.
  - c. Multiply the result of (1.b) by the loss cost multiplier.
  - d. Round the result of (1.c) to the nearest dollar.
2. Add the premium from each location as determined in (1).

Limit	Base Premium
\$10,000	\$68
\$25,000	\$138
\$50,000	\$228
\$100,000	\$386

Deductible	Factor
\$500/\$2,500/\$500	0.85

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\$200,000	\$632
\$300,000	\$802

**BP 07 83 – Photography**

1. Determine the base premium.
2. Multiply the scheduled "photographic equipment" limit (\$00s) by the Scheduled "Photographic Equipment" rate.
3. Add the results of (1) and (2).
4. Multiply the result of (3) by the loss cost multiplier.
5. Round the result of (4) to the nearest dollar.

Premium Source	Premium
Base Premium	\$100.30
Scheduled "Photographic Equipment"	\$0.216

**BP 08 01 – Barber Shops and Hair Salons Professional Liability**

1. Multiply the number of covered operators by the Barber Shops and Hair Salons Professional Liability rate for the chosen limit.
2. Multiply the result of (1) by the loss cost multiplier.
3. Round the result of (2) to the nearest dollar.

Liability and Medical Expenses Limit	Rate
\$300,000	\$9.67
\$500,000	\$11.61
\$1,000,000	\$13.54
\$2,000,000	\$15.48

**BP 08 03 – Optical and Hearing Aid Establishments**

1. Multiply the policy's total BPP limit (\$000s) by the Optical and Hearing Aid Establishments (BP 08 03) rate.
2. Multiply the result of (1) by the loss cost multiplier.
3. Round the result of (2) to the nearest dollar.

Liability and Medical Expenses Limit	Rate
\$300,000	\$1.03
\$500,000	\$1.14
\$1,000,000	\$1.29
\$2,000,000	\$1.48

**BP 08 05 – Veterinarians Professional Liability**

1. Multiply the Illinois - Veterinarians Professional Liability rate by the number of insured veterinarians.
2. Multiply the result of (1) by the increased limit factor.
3. Multiply the result of (2) by the loss cost multiplier.
4. Round the result of (3) to the nearest dollar.

BP 08 54 Rate	Liability and Medical Expenses Limit	Increased Limit Factor
\$242.49	\$300,000	1.00
	\$500,000	1.15
	\$1,000,000	1.32
	\$2,000,000	1.49

**BP 08 07 – Pharmacists**

1. Multiply the Pharmacists rate by the annual gross sales (\$000s) from pharmacist operations.

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2. Multiply the result of (1) by the increased limit factor.
3. Multiply the result of (2) by the loss cost multiplier.
4. Round the result of (3) to the nearest dollar.

BP 08 56 Rate	Liability and Medical Expenses Limit	Increased Limit Factor
\$0.409	\$300,000	1.00
	\$500,000	1.15
	\$1,000,000	1.32
	\$2,000,000	1.49

**BP 10 03 – Earthquake**

*Note: Construction Classes of Frame, Metal Siding, and Non-combustible are rated as Frame. All others are rated as Masonry.*

1. Determine the building's EQ Zone.
2. Determine the Building's BP 10 03 Building rate.
3. Multiply the result of (2) by the building's Building limit (\$00s).
4. Round the result of (3) to the nearest dollar.
5. Determine the Building's BP 10 03 BPP rate.
6. Multiply the result of (5) by the building's BPP limit (\$00s).
7. Round the result of (6) to the nearest dollar.
8. Add the results of (4) and (7).
9. Determine the final premium as follows:
  - a. If the result of (8) is less than \$2,500, the final premium is \$2,500.
  - b. If the result of (8) is greater than or equal to \$2,500, the final premium is the result of (8).

County	EQ Zone	Coverage	EQ Zone	Deductible	EQ Rate Grade	Construction Class	Rate
ADAIR	1	Building	1	15%	N/A	Frame	\$0.13
ANDREW	1	Building	1	15%	N/A	Masonry	\$0.29
ATCHISON	1	Building	1	20%	N/A	Frame	\$0.10
AUDRAIN	1	Building	1	20%	N/A	Masonry	\$0.23
BARRY	1	Building	1	25%	N/A	Frame	\$0.08
BARTON	1	Building	1	25%	N/A	Masonry	\$0.18
BATES	1	Building	2	15%	N/A	Frame	\$0.26
BENTON	1	Building	2	15%	N/A	Masonry	\$0.60
BOONE	1	Building	2	20%	N/A	Frame	\$0.21
BUCHANAN	1	Building	2	20%	N/A	Masonry	\$0.49
CALDWELL	1	Building	2	25%	N/A	Frame	\$0.16
CALLAWAY	1	Building	2	25%	N/A	Masonry	\$0.38
CAMDEN	1	Building	3	15%	N/A	Frame	\$0.44
CARROLL	1	Building	3	15%	N/A	Masonry	\$0.89
CASS	1	Building	3	20%	N/A	Frame	\$0.36
CEDAR	1	Building	3	20%	N/A	Masonry	\$0.72
CHARITON	1	Building	3	25%	N/A	Frame	\$0.28
CLARK	1	Building	3	25%	N/A	Masonry	\$0.55
CLAY	1	BPP	1	15%	1	Frame	\$0.27
CLINTON	1	BPP	1	15%	1	Masonry	\$0.45
COLE	1	BPP	1	20%	1	Frame	\$0.22
COOPER	1	BPP	1	20%	1	Masonry	\$0.37
CRAWFORD	1	BPP	1	25%	1	Frame	\$0.17
DADE	1	BPP	1	25%	1	Masonry	\$0.28
DALLAS	1	BPP	2	15%	1	Frame	\$0.41
DAVIESS	1	BPP	2	15%	1	Masonry	\$0.72

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DEKALB	1	BPP	2	20%	1	Frame	\$0.33
DENT	1	BPP	2	20%	1	Masonry	\$0.59
DOUGLAS	1	BPP	2	25%	1	Frame	\$0.26
FRANKLIN	1	BPP	2	25%	1	Masonry	\$0.45
GASCONADE	1	BPP	3	15%	1	Frame	\$0.55
GENTRY	1	BPP	3	15%	1	Masonry	\$0.99
GREENE	1	BPP	3	20%	1	Frame	\$0.44
GRUNDY	1	BPP	3	20%	1	Masonry	\$0.81
HARRISON	1	BPP	3	25%	1	Frame	\$0.34
HENRY	1	BPP	3	25%	1	Masonry	\$0.62
HICKORY	1	BPP	1	15%	2	Frame	\$0.15
HOLT	1	BPP	1	15%	2	Masonry	\$0.35
HOWARD	1	BPP	1	20%	2	Frame	\$0.12
HOWELL	1	BPP	1	20%	2	Masonry	\$0.29
JACKSON	1	BPP	1	25%	2	Frame	\$0.09
JASPER	1	BPP	1	25%	2	Masonry	\$0.22
JOHNSON	1	BPP	2	15%	2	Frame	\$0.28
KNOX	1	BPP	2	15%	2	Masonry	\$0.56
LACLEDE	1	BPP	2	20%	2	Frame	\$0.23
LAFAYETTE	1	BPP	2	20%	2	Masonry	\$0.46
LAWRENCE	1	BPP	2	25%	2	Frame	\$0.17
LINN	1	BPP	2	25%	2	Masonry	\$0.35
LIVINGSTON	1	BPP	3	15%	2	Frame	\$0.41
MACON	1	BPP	3	15%	2	Masonry	\$0.77
MARIES	1	BPP	3	20%	2	Frame	\$0.33
MCDONALD	1	BPP	3	20%	2	Masonry	\$0.62
MERCER	1	BPP	3	25%	2	Frame	\$0.26
MILLER	1	BPP	3	25%	2	Masonry	\$0.48
MONITEAU	1	BPP	1	15%	3	Frame	\$0.11
MONROE	1	BPP	1	15%	3	Masonry	\$0.23
MONTGOMERY	1	BPP	1	20%	3	Frame	\$0.09
MORGAN	1	BPP	1	20%	3	Masonry	\$0.20
NEWTON	1	BPP	1	25%	3	Frame	\$0.07
NODAWAY	1	BPP	1	25%	3	Masonry	\$0.15
OSAGE	1	BPP	2	15%	3	Frame	\$0.21
OZARK	1	BPP	2	15%	3	Masonry	\$0.39
PETTIS	1	BPP	2	20%	3	Frame	\$0.17
PHELPS	1	BPP	2	20%	3	Masonry	\$0.34
PLATTE	1	BPP	2	25%	3	Frame	\$0.13
POLK	1	BPP	2	25%	3	Masonry	\$0.26
PULASKI	1	BPP	3	15%	3	Frame	\$0.31
PUTNAM	1	BPP	3	15%	3	Masonry	\$0.55
RANDOLPH	1	BPP	3	20%	3	Frame	\$0.25
RAY	1	BPP	3	20%	3	Masonry	\$0.49
SAINT CHARLES	1	BPP	3	25%	3	Frame	\$0.19
SAINT CLAIR	1	BPP	3	25%	3	Masonry	\$0.37
SALINE	1	BPP	1	15%	4	Frame	\$0.11
SCHUYLER	1	BPP	1	15%	4	Masonry	\$0.20
SCOTLAND	1	BPP	1	20%	4	Frame	\$0.09
SHANNON	1	BPP	1	20%	4	Masonry	\$0.16
SHELBY	1	BPP	1	25%	4	Frame	\$0.07
STONE	1	BPP	1	25%	4	Masonry	\$0.12
SULLIVAN	1	BPP	2	15%	4	Frame	\$0.17

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TANEY	1
TEXAS	1
VERNON	1
WARREN	1
WEBSTER	1
WORTH	1
WRIGHT	1
LEWIS	2
LINCOLN	2
MARION	2
PIKE	2
RALLS	2
CARTER	3
IRON	3
JEFFERSON	3
MADISON	3
OREGON	3
REYNOLDS	3
RIPLEY	3
SAINT FRANCOIS	3
SAINT LOUIS	3
SAINT LOUIS CITY	3
SAINTE GENEVIEVE	3
WASHINGTON	3
WAYNE	3
BOLLINGER	4
BUTLER	4
CAPE GIRARDEAU	4
DUNKLIN	4
PERRY	4
SCOTT	4
STODDARD	4
MISSISSIPPI	5
NEW MADRID	5
PEMISCOT	5

BPP	2	15%	4	Masonry	\$0.34
BPP	2	20%	4	Frame	\$0.14
BPP	2	20%	4	Masonry	\$0.28
BPP	2	25%	4	Frame	\$0.11
BPP	2	25%	4	Masonry	\$0.21
BPP	3	15%	4	Frame	\$0.23
BPP	3	15%	4	Masonry	\$0.48
BPP	3	20%	4	Frame	\$0.18
BPP	3	20%	4	Masonry	\$0.39
BPP	3	25%	4	Frame	\$0.14
BPP	3	25%	4	Masonry	\$0.30

**BP 17 03 – Condominium Commercial Unit-Owners Optional Coverages**

1. Determine the Loss Assessment premium.
2. If applicable, determine the Loss Assessment - Increased Sub-limit for Condominium Association Deductible premium.
3. If applicable, determine the Miscellaneous Real Property premium.
4. Add the results of (1), (2), and (3)
5. Multiply the result of (4) by the loss cost multiplier (see the "Loss Cost Multiplier" tab).
6. Round the result of (5) to the nearest dollar.

Premium Source	Limit	Premium
Loss Assessment	\$5,000	\$5.40
Loss Assessment	\$10,000	\$7.02
Loss Assessment	\$15,000	\$8.10
Loss Assessment	\$20,000	\$9.18
Loss Assessment	\$25,000	\$10.26
Loss Assessment	\$30,000	\$11.34
Loss Assessment	\$35,000	\$12.42
Loss Assessment	\$40,000	\$13.50

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Loss Assessment	\$45,000	\$14.58
Loss Assessment	\$50,000	\$15.66
Loss Assessment - Increased Sub-limit for Condominium Association Deductible	\$5,000	\$9.20
Loss Assessment - Increased Sub-limit for Condominium Association Deductible	\$10,000	\$14.95
Loss Assessment - Increased Sub-limit for Condominium Association Deductible	\$15,000	\$17.85
Loss Assessment - Increased Sub-limit for Condominium Association Deductible	\$20,000	\$20.75
Loss Assessment - Increased Sub-limit for Condominium Association Deductible	\$25,000	\$23.65
Loss Assessment - Increased Sub-limit for Condominium Association Deductible	\$30,000	\$26.55
Loss Assessment - Increased Sub-limit for Condominium Association Deductible	\$35,000	\$29.45
Loss Assessment - Increased Sub-limit for Condominium Association Deductible	\$40,000	\$32.35
Loss Assessment - Increased Sub-limit for Condominium Association Deductible	\$45,000	\$35.25
Loss Assessment - Increased Sub-limit for Condominium Association Deductible	\$50,000	\$38.15
Miscellaneous Real Property	\$1,000	\$5.40
Miscellaneous Real Property	\$5,000	\$27.00
Miscellaneous Real Property	\$10,000	\$54.00

**MM 08 26 – Equipment Breakdown Coverage**

1. For each applicable location, determine the premium as follows:
  - a. Calculate the location's Total Insured Value as the sum of its Building and Business Personal Property limits.
  - b. Multiply the result of (1.a) (\$00s) by the MM 08 26 factor.
  - c. Round the result of (1.b) to the nearest dollar.
2. Calculate the sum of the premiums from each applicable location as calculated in (1).

<b>MM 08 26 Factor</b>
0.012

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**INDIVIDUAL RISK PREMIUM MODIFICATION PLAN**

This plan creates a modification to total policy premium that recognizes certain characteristics of a risk that are not fully reflected in the basic premium or rates. Refer to Underwriting for authorization and use.

**Eligibility**

This plan may be utilized at the discretion of the Company for any Businessowners Package policy with a premium of \$1,000 or more prior to the application of this plan.

**Rating Procedure**

The Individual Premium Modification Plan may be applied to recognize such special characteristics of the risk as are not fully reflected in the basic premium or rates. The maximum credit or debit is 25%. However, the total policy premium cannot be reduced below the minimum premium amount. The following characteristics are considered:

<b>Risk Characteristic</b>	<b>Deviation % + or -</b>
<b>Management</b> <ul style="list-style-type: none"><li>• Cooperation</li><li>• Experience</li></ul>	+15% to -15%
<b>Location</b> <ul style="list-style-type: none"><li>• Accessibility and environment</li><li>• Whether or not the business is new to this location</li></ul>	+10% to -10%
<b>Building Features</b> <ul style="list-style-type: none"><li>• Unusual structural features</li><li>• Whether or not the buildings(s) are over 25 years old</li></ul>	+10% to -10%
<b>Premises &amp; Equipment</b> <ul style="list-style-type: none"><li>• Care</li><li>• Condition</li><li>• Type</li></ul>	+15% to -15%
<b>Employees</b> <ul style="list-style-type: none"><li>• Selection</li><li>• Training</li><li>• Supervision</li><li>• Experience</li></ul>	+25% to -25%
<b>Protection (only components not fully reflected in rates)</b>	+10% to -10%



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**BILLING PAYMENT OPTIONS**

Our BOP program offers five payment options to policyholders. These options are the following:

1. Direct Bill – Pay in Full
2. Direct Bill – 6 Pay (requires two months down and five remaining installments every 45 days)
3. Direct Bill – 2 Pay (requires 50% down and one installment after 150 days)
4. Automated Debit 12 Pay (requires two months down and eleven monthly ACH payments)
5. Mortgagee Bill Full Pay

Down payments on any bill plan option can be made by the following payment types:

1. ACH from the customer's account
2. ACH Trust from the agent's trust account
3. Credit Card

There is a \$5 Installment Fee applied to all Direct Bill pay plans to all installment payments, not the down payment.

Automated Debit 12 Pay requires an authorization form to be completed and attached to the policy or kept in the agency office. There is a \$1 service charge per installment when selecting this method of payment. This type of payment does require an immediate down payment. If no money is collected, an immediate transaction will pull from the customer's account.

There is a \$20 Insufficient Fund charge when a payment is not honored by the financial institution.

A \$20 fee will be applied for any rejected Credit Card payment.

In order to finalize any outstanding balances, there is a minimum seven-day delay until any refunds are processed.

In the event we receive an overpayment on a policy, the entire amount will be applied to the following installment and will not be divided among the remaining installments.

If a policy is cancelled for non-payment and a payment is later received there are two options:

- Reinstate with a lapse in coverage. This is allowed only within 16 days after cancellation and there is no coverage during this time. Payments received after the 16 days will be returned.
- If 30 days past the due date, a new application must be submitted as new business, and all previous discounts will not apply.

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**CLAIM PROCESSING**

If an insured or third-party claimant comes to your office to report a claim, please call the Home Office at (800) 766-6642 and let the person speak directly with a Claim Customer Service Representative.

If an insured or third-party claimant calls your office to report a claim, please give them the Home Office toll-free phone number, (800) 766-6642, and ask that they call and speak directly with a Claim Customer Service Representative. You may also give the person our website, [www.madisonmutual.com](http://www.madisonmutual.com), to report the loss.

Please refer all insureds or third-party claimants to Madison Mutual Insurance Company to disclose coverage and address the claim process.

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**BUSINESSOWNERS CLASSIFICATIONS**

Description	Class Code	SIC Code	NAIC S Code	Prop. Rate No.	Liab. Class Group	Liab. Exp. Base	EQ	EQSL
<b>-A- Classifications</b>								
Air Conditioning and Combined Air Conditioning and Heating Equipment – Distributors Only	50581	5075	421730	14	15	LOI	3	M
Air Conditioning Equipment – Retail Only	59999	5075	443111	09	08	LOI	3	M
Antique Stores	59325	5932	453310	09	03	LOI	1	H
Apartment Building								
• 4 families or fewer, with no office occupancy – includes 3- or 4-family lessor's risk only	65144	6513	531110	04	19	LOI	3	M
• 4 families or fewer, with office occupancy – includes 3- or 4- family lessor's risk only and garden apartments	65145	6513	531110	04	19	LOI	3	M
Appliances and Accessories – installation, servicing or repair – Commercial or Household	71212	762*	811412	08	04	LOI	3	M
Appliance Distributors								
• Household and Home Furnishings	50081	5064	421620	14	12	LOI	3	M
• Household Types – Radio, Television or Compact Disc Players	50061	5064	421620	14	12	LOI	2	M
Appliance Stores								
• Household Appliances and Home Furnishings	57224	5722	443111	09	05	LOI	3	M
• Radio, Television and Phonographic Stores (including parts and supplies)	57326	5731	443112	09	05	LOI	2	M
Army and Navy Stores	53983	5399	453310	11	03	LOI	3	M
Art Galleries								
• Not-for-profit	84112	8412	712110	05	03	LOI	1	H
• Other Than Not-for-profit	84112	5999	453920	05	03	LOI	1	H
Auctioneers – Sales conducted away from the insured's premises	59999	7389	561990	09	08	LOI	3	M
Auctions – On premises owned or rented by the insured	59999	5999	453998	09	08	LOI	3	M
Automobile Parts and Supplies								
• Distributors	50111	5013	421120	13	11	LOI	3	S
• Retail Stores (Including Tires)	55313	5531	441310	07	03	LOI	3	S
<b>-B- Classifications</b>								
Bakeries								
• Distributors – No baking on premises	50141	5149	422490	15	16	LOI	3	M
• Retail – No baking on premises	54606	5461	445291	10	09	LOI	2	M
• Retail – With baking on premises	71311	5461	311811	10	09	LOI	2	M
Barber or Beauty Shop Supplies Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	50171	5087	421850	14	11	LOI	3	M
Barber Shops	71332	7241	812111	08	07	LOI	3	M
Beauty Parlors and Hair Styling Salons (Including Nail Salons)	71952	7231	812112	08	07	LOI	3	M
Bicycle Shops								
• Retail	59505	5941	451110	09	06	LOI	3	S

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• Repair and Maintenance Shops without Retail	59505	5941	811490	09	06	LOI	3	S
Bookbinding and Printing Supplies								
• Distributors	50201	5085	32311	14	14	LOI	3	H
• Retail	50812	27**	32311	09	07	LOI	3	H
Books and Magazines Stores								
• New	59425	5942	451211	07	03	LOI	3	H
• Used	59425	5932	453310	07	03	LOI	3	H
Building Materials – Contractors Equipment Dealers								
• Secondhand Material	52114	5932	453310	09	08	LOI	4	M
• Other Than Secondhand Material	52114	5211	444190	09	08	LOI	4	M
<b>-C- Classifications (Other than Contractors)</b>								
Camera and Photographic Equipment – Retail Only	59955	5946	443130	09	03	LOI	2	M
Candy or Confectionary Stores								
• No Manufacturing on Premises	54457	5441	445292	09	09	LOI	2	M
Catalog or Premium Coupon Redemption Stores	73905	5961	454110	07	04	LOI	3	M
Ceramics – Retail Only	59999	5999	444190	09	08	LOI	1	S
Clothing or Wearing Apparel – Distributors								
• Men's and Boy's Clothing and Furnishings	50231	5136	422320	16	11	LOI	3	M
• Women's, Children's and Infants' Clothing and Accessories	50231	5137	422330	16	11	LOI	3	M
Clothing or Wearing Apparel – Retail								
• Children's and Infants' Wear	56413	5641	448130	11	03	LOI	3	M
• Clothing – Ladies' and Girls' (Coats, Suits and Dresses)	56214	5621	448120	11	03	LOI	3	M
• Clothing – Men's and Boys' (Coats and Suits)	56114	5611	448110	11	03	LOI	3	M
• Fabric Stores (Including Millinery and Trimmings)	56311	5949	451130	11	03	LOI	3	M
• Family Clothing Stores	56325	5651	448140	11	03	LOI	3	M
• Furs (Including Pelts)	56814	5632	448190	11	03	LOI	3	M
• Haberdashery and Men's Furnishings	56113	5611	448150	11	03	LOI	3	M
• Hosiery	56313	5632	448190	11	03	LOI	3	M
• Ladies' Specialty Stores	56319	5632	448190	11	03	LOI	3	M
• Ladies' Undergarments and Lingerie	56312	5632	448190	11	03	LOI	3	M
• Leather Products or Hide Stores	56992	5948	448320	11	03	LOI	3	M
• Men's and Boys' Hats and Caps	50333	5611	448150	11	03	LOI	3	M
• Shoe Stores – Children's, Ladies and Men's	56613	5661	451110	11	03	LOI	3	M
• Sporting Goods and Athletic Apparel	59526	5699	451110	11	06	LOI	3	M
• Wigs	59993	5699	448150	11	03	LOI	3	M
Collectibles and Memorabilia								
• Retail	59992	5999	453998	07	03	LOI	1	H
Computer Stores	57326	5734	443120	09	05	LOI	2	M
Copying and Duplicating Stores	71877	7334	561438	08	04	LOI	3	M
Cosmetic, Hair or Skin Preparation – Retail Only	59991	5999	446120	09	03	LOI	3	M
<b>-C- Classifications (Contractors)</b>								

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Interior Decorators								
• Office	74861	7389	541410	19	54	PAY	3	M
• Shop	74871	7389	541410	20	54	PAY	3	M
Landscape Gardening – No Tree Removal or Excavation								
• Office	74891	0782 0783	561730	19	52	PAY	3	S
• Shop	74901	0782 0783	561730	20	52	PAY	3	S
Painting – Interior Buildings or Structures								
• Office	75631	1721	235210	19	56	PAY	3	M
• Shop	75641	1721	235210	20	56	PAY	3	M
Paper Hanging								
• Office	75691	1721	235210	19	54	PAY	3	H
• Shop	75701	1721	235210	20	54	PAY	3	H
Residential Cleaning Services								
• Office	76221	7349	561720	08	55	PAY	3	M
• Shop	76231	7349	561720	08	55	PAY	3	M
Sign Painting or Lettering – Inside of Building – No Spray Painting (Includes shop operations and the existence of hazard of signs located away from the insured's premises)								
• Office	76051	7389	541890	19	51	PAY	3	M
• Shop	76061	7389	541890	20	51	PAY	3	M
<b>-D- Classifications</b>								
Dairy Products or Butter and Egg Stores (Including Ice Cream)	54516	5451	445299	10	09	LOI	2	M
Delicatessens – Primarily retailing a range of grocery items and meats (Use Fast Food or Limited Cooking Restaurant classification for Delicatessen restaurants.)	54116	5411	445110	10	09	LOI	2	M
Dental Laboratories	71444	8072	339116	08	04	LOI	2	M
Department Stores	53127	5311	452110	09	08	LOI	3	M
Drug Distributors (No re-packaging or re-labeling for "own brand" retail sale.)	50291	5122	422210	13	15	LOI	2	M
Drugstores	59116	5912	446110	07	08	LOI	1	M
Dry Goods Dealers – Retail – Including Fabrics, Yarn and Piece Goods – (New Goods Only)	53985	5949	451130	07	05	LOI	3	M
Dwellings – Three or Four Family (Lessor's Risk Only)								
• No Mercantile Company	65141	6531	531120	04	19	LOI	3	M
• With Mercantile Company	65142	6531	531120	04	19	LOI	3	M
• Residential Condominiums	69145	6531	531120	03	17	LOI	3	M
<b>-E- Classifications</b>								
Electrical Lighting Stores	59999	5999	444190	09	08	LOI	2	M
Electronics Stores	57326	5731	443112	09	05	LOI	2	M
Engraving	71842	3479	332812	05	02	LOI	3	S
Equipment, Fixtures or Supplies Distributors								

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• Office and Store Equipment	50813	5044	421420	07	06	LOI	3	M
• Restaurant, Bars and Hotel Equipment	50813	5046	421440	07	06	LOI	3	M
<b>-F- Classifications</b>								
Fabric								
• Distributors	50321	5131	422310	16	11	LOI	4	M
• Stores	56311	5949	451130	11	03	LOI	3	M
Feed, Grain or Hay Dealers	59625	5999	444220	07	06	LOI	4	M
Fence Dealers	59999	5211	444190	09	08	LOI	3	S
Fertilizer Dealers	59999	5261	444220	09	08	LOI	3	M
Floor Covering								
• Distributors	50351	5023	421220	14	15	LOI	2	M
• Stores – Wood or Ceramic Tile Only	57134	5713	444190	09	08	LOI	2	S
• Stores – Except Wood or Ceramic Tile Only	57134	5713	442210	09	08	LOI	4	H
Florists								
• Distributors	50381	5193	422930	15	16	LOI	1	M
• Retail	59685	5992	453110	10	09	LOI	1	M
Fruit or Vegetable								
• Distributors	50391	5148	422480	15	16	LOI	2	M
• Dealers	54315	5431	445230	10	09	LOI	3	M
Fur – Garments and Pelts – Retail Only	56814	5632	448190	11	03	LOI	3	H
Furniture								
• Upholstered – Retail Only	57121	5712	442110	09	03	LOI	2	M
• Wood or Metal – Retail Only	57128	5712	442110	09	03	LOI	2	M
<b>-G- Classifications</b>								
Gardening and Light Farming Supply								
• Distributors	50471	5191	422910	14	13	LOI	1	M
• Retail	59698	5261	444220	09	06	LOI	3	M
Gift Shops	59994	5947	453220	09	05	LOI	1	M
Glass Dealers and Glaziers – Retail Only	57155	5231	444190	07	08	LOI	1	S
Grocery								
• With an area less than 4,000 square feet								
• Without Gasoline Sales	54341	5411	445110	10	09	LOI	2	M
<b>-H- Classifications</b>								
Hardware and Tools								
• Distributors	50501	5072	421710	13	12	LOI	3	S
• Retail	52512	5251	444130	07	05	LOI	2	S
Health or Natural Food Stores								
• With an area at least 4,000 square feet	54127	5499	445110	10	09	LOI	2	M
• With an area less than 4,000 square feet	54136	5499	445110	10	09	LOI	2	M
Hearing Aid								
• Distributors	50571	5047	421450	13	13	LOI	3	M
• Retail	59974	5999	446199	07	06	LOI	3	M

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Heating or Combined Heating and Air Conditioning equipment – Distributors Only	50581	5074 5075	421730	14	15	LOI	3	M
Hobby, Craft or Artists' Supply								
• Distributors	50641	5092	421920	14	11	LOI	2	H
• Retail	59995	5945	451120	09	03	LOI	3	H
Home Furnishings Stores	57224	571*	442299	09	05	LOI	2	M
Home Improvement Stores	53989	5211 5231 5251	444110	09	08	LOI	2	M
<b>-J- Classifications</b>								
Janitorial Supplies								
• Distributors	50651	5087	421850	14	15	LOI	3	M
• Retail	59999	5999	453998	09	08	LOI	3	M
Jewelry								
• Distributors	50661	5094	421940	13	11	LOI	3	H
• Repair	71941	7631	811490	07	02	LOI	3	H
• Retail - Costume	59715	5944	448150	07	03	LOI	2	H
<b>-L- Classifications</b>								
Laundry and Dry Cleaning								
• Laundry and Dry Cleaning or Dyeing Receiving Stations	71811	7212	812320	07	04	LOI	3	M
• Laundry and Dry Cleaning Stores – Using petroleum solvents (including Stoddard type solvents and other combustible hydrocarbon solvents) and having less than 3 pick-up stations	09501	7212	812320	12	07	LOI	3	M
• Laundry and Dry Cleaning Stores – Using synthetic solvents (including perchloroethylene or other synthetic solvents) and having less than 3 pick-up stations	09521	7212	812320	07	07	LOI	3	M
Laundromat (Self-service)								
• Supervised	09531	7215	812310	27	22	LOI	3	M
• Non-supervised	09541	7215	812310	27	22	LOI	3	M
Leather Products or Hide Stores – Retail Only	56992	5948	448320	11	03	LOI	3	M
Lithographing	71855	2752	323110	08	02	LOI	3	M
Locksmiths	52512	7699	561622	07	05	LOI	3	S
Luggage Goods – Retail Only	59999	5948	448320	09	08	LOI	3	M
<b>-M- Classifications</b>								
Machinery or Equipment Dealers – Farm Type Only	59695	5999	453998	09	06	LOI	4	S
Mail Box or Packaging Stores								
• Packing and Preparing Goods For Shipping	71837	7389	488991	08	04	LOI	3	M
• Packaging Services (Except packing and crating for transportation)	71837	7389	561910	08	04	LOI	3	M
Mail Order Houses – Retail Only	59999	5961	454110	09	08	LOI	3	M
Mailing or Addressing Companies								
• Mailing List Compiling Services/Mailing List Publishers	71837	7331	511140	08	04	LOI	3	M

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• Direct Mailing Companies	71837	7331	541860	08	04	LOI	3	M
Marble Products – Retail Only	59999	5999	453998	09	08	LOI	1	S
Medical, Hospital and Surgical Supply – Retail Only	50815	5999	453998	07	06	LOI	2	M
Music Stores – Pre-recorded	57338	5735	451220	09	03	LOI	2	M
Musical Instrument Stores	57334	5736	451140	09	03	LOI	2	M
<b>-O- Classifications (Other than Offices)</b>								
Office Machines or Appliances								
• Distributors – No Repair	50691	5044	421420	14	11	LOI	3	M
• Retail – No Repair	50925	5999	453998	09	03	LOI	3	M
Optical Goods								
• Distributors	50721	5048	421460	13	12	LOI	3	M
• Retail	59954	5995	446130	07	05	LOI	3	M
<b>-O- Classifications (Offices)</b>								
Accounting Services – Except CPAs								
• Office	63611	8721	541219	01	01	LOI	3	M
• Lessors Risk Only	63611	8721	531120	01	01	LOI	3	M
• Condominium – Office	63621	8721	541219	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63621	8721	531120	02	18	LOI	3	M
Accounting Services – CPAs								
• Office	63631	8721	541211	01	01	LOI	3	M
• Lessors Risk Only	63631	8721	531120	01	01	LOI	3	M
• Condominium – Office	63641	8721	541211	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63641	8721	531120	02	18	LOI	3	M
Advertising and Related Services								
• Office	63651	731*	541810	01	01	LOI	3	M
• Lessors Risk Only	63651	731*	531120	01	01	LOI	3	M
• Condominium – Office	63661	731*	541810	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63661	731*	531120	02	18	LOI	3	M
Bookkeeping Services								
• Office	63671	8721	541219	01	01	LOI	3	M
• Lessors Risk Only	63671	8721	531120	01	01	LOI	3	M
• Condominium – Office	63681	8721	541219	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63681	8721	531120	02	18	LOI	3	M
Collection Agencies								
• Office	63691	7322	561440	01	01	LOI	3	M
• Lessors Risk Only	63691	7322	531120	01	01	LOI	3	M
• Condominium – Office	63711	7322	561440	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63711	7322	531120	02	18	LOI	3	M
Credit Reporting Agencies								
• Office	63721	7323	561450	01	01	LOI	3	M
• Lessors Risk Only	63721	7323	531120	01	01	LOI	3	M
• Condominium – Office	63731	7323	561450	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63731	7323	531120	02	18	LOI	3	M



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Detective or Investigative Agencies – Private (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)								
• Office	63741	7381	561611	01	01	LOI	3	M
• Lessors Risk Only	63741	7381	531120	01	01	LOI	3	M
• Condominium – Office	63751	7381	561611	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63751	7381	531120	02	18	LOI	3	M
Employment Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)								
• Office	63761	7361	561310	01	01	LOI	3	M
• Lessors Risk Only	63761	7361	531120	01	01	LOI	3	M
• Condominium – Office	63771	7361	561310	02	18	LOI	3	M
• Condominium – Office Lessors Risk Only	63771	7361	531120	02	18	LOI	3	M
Engineers or Architects – Consulting – Not engaged in actual construction								
• Office	63781	871*	541330	01	01	LOI	3	M
• Lessors Risk Only	63781	871*	531120	01	01	LOI	3	M
• Condominium – Office	63791	871*	541330	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63791	871*	531120	02	18	LOI	3	M
Health Maintenance Organizations								
• Office	63811	6324	621491	01	01	LOI	3	M
• Lessors Risk Only	63811	6324	531120	01	01	LOI	3	M
• Condominium – Office	63821	6324	621491	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63821	6324	531120	02	18	LOI	3	M
Inspection and Appraisal Companies – Inspecting for insurance or valuation purposes								
• Office	63831	6411	524298	01	01	LOI	3	M
• Lessors Risk Only	63831	6411	531120	01	01	LOI	3	M
• Condominium – Office	63841	6411	524298	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63841	6411	531120	02	18	LOI	3	M
Insurance Agents								
• Office	63851	6411	524210	01	01	LOI	3	M
• Lessors Risk Only	63851	6411	531120	01	01	LOI	3	M
• Condominium – Office	63861	6411	524210	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63861	6411	531120	02	18	LOI	3	M
Interior Decorators								
• Office	63871	7389	541410	01	01	LOI	3	M
• Lessors Risk Only	63871	7389	531120	01	01	LOI	3	M
• Condominium – Office	63881	7389	541410	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63881	7389	531120	02	18	LOI	3	M
Labor Union (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)								
• Office	63891	8631	813930	01	01	LOI	3	M
• Lessors Risk Only	63891	8631	531120	01	01	LOI	3	M
• Condominium – Office	63911	8631	813930	02	18	LOI	3	M

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• Condominium – Office – Lessors Risk Only	63911	8631	531120	02	18	LOI	3	M
Lawyers (Personal Injury And Advertising Injury Endorsement BP 04 37 or Exclusion – Personal Injury And Advertising Injury – Lawyers Endorsement BP 14 15 must be attached.)								
• Office	63921	8111	541110	01	01	LOI	3	M
• Lessors Risk Only	63921	8111	531120	01	01	LOI	3	M
• Condominium – Office	63931	8111	541110	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63931	8111	531120	02	18	LOI	3	M
Manufacturers' Representatives								
• Office	63941	8611	813910	01	01	LOI	3	M
• Lessors Risk Only	63941	8611	531120	01	01	LOI	3	M
• Condominium – Office	63951	8611	813910	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63951	8311	531120	02	18	LOI	3	M
Marine Appraisers or Surveyors								
• Office	63961	7389	541990	01	01	LOI	3	M
• Lessors Risk Only	63961	7389	531120	01	01	LOI	3	M
• Condominium – Office	63971	7389	541990	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	63971	7389	531120	02	18	LOI	3	M
Medical Offices								
• Office	63981	80**	62111*	01	01	LOI	2	H
• Lessors Risk Only	63981	80**	531120	01	01	LOI	2	H
• Condominium – Office	63991	80**	62111*	02	18	LOI	2	H
• Condominium – Office – Lessors Risk Only	63991	80**	531120	02	18	LOI	2	H
Not Otherwise Classified								
• Office	65171	****	****	01	01	LOI	3	M
• Lessors Risk Only	65171	****	531120	01	01	LOI	3	M
• Condominium – Office	65231	****	****	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	65231	****	531120	02	18	LOI	3	M
Payroll Accounting Services								
• Office	64011	8721	541214	01	01	LOI	3	M
• Lessors Risk Only	64011	8721	531120	01	01	LOI	3	M
• Condominium – Office	64021	8721	541214	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	64021	8721	531120	02	18	LOI	3	M
Political Campaign Headquarters or Offices (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)								
• Office	64031	8651	813940	01	01	LOI	3	M
• Lessors Risk Only	64031	8651	531120	01	01	LOI	3	M
• Condominium – Office	64051	8651	813940	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	64051	8651	531120	02	18	LOI	3	M
Real Estate Agents								
• Office	64061	6531	531210	01	01	LOI	3	M
• Lessors Risk Only	64061	6531	531120	01	01	LOI	3	M
• Condominium – Office	64071	6531	531210	02	18	LOI	3	M

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• Condominium – Office – Lessors Risk Only	64071	6531	531120	02	18	LOI	3	M
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)								
• Office	64081	7381	561612	01	01	LOI	3	M
• Lessors Risk Only	64081	7381	531120	01	01	LOI	3	M
• Condominium – Office	64091	7381	561612	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	64091	7381	531120	02	18	LOI	3	M
Ticket Agencies – Theatrical								
• Office	64121	7922	561599	01	01	LOI	3	M
• Lessors Risk Only	64121	7922	531120	01	01	LOI	3	M
• Condominium – Office	64131	7922	561599	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	64131	7922	531120	02	18	LOI	3	M
Ticket Agencies – Other Than Theatrical								
• Office	64141	7999	561599	01	01	LOI	3	M
• Lessors Risk Only	64141	7999	531120	01	01	LOI	3	M
• Condominium – Office	64151	7999	561599	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	64151	7999	531120	02	18	LOI	3	M
Title Agents								
• Office	64161	6541	541191	01	01	LOI	3	M
• Lessors Risk Only	64161	6541	531120	01	01	LOI	3	M
• Condominium – Office	64171	6541	541191	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	64171	6541	531120	02	18	LOI	3	M
Veterinarians Office								
• Office	64181	074*	541940	01	01	LOI	2	H
• Lessors Risk Only	64181	074*	531120	01	01	LOI	2	H
• Condominium – Office	64191	074*	541940	02	18	LOI	2	H
• Condominium – Office – Lessors Risk Only	64191	074*	531120	02	18	LOI	2	H
Water Companies								
• Office	65111	4941	221310	01	01	LOI	3	M
• Lessors Risk Only	65111	4941	531120	01	01	LOI	3	M
• Condominium – Office	65161	4941	221310	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	56161	4941	531120	02	18	LOI	3	M
<b>-P- Classifications</b>								
Paint, Wallpaper or Wallcovering Stores	52322	5231	444120	09	05	LOI	3	H
Painting, Picture or Frame Stores	59999	5999	442299	09	08	LOI	1	H
Pet Stores	59997	5999	453910	07	05	LOI	2	M
Photographers	71899	7221 7335	711510	08	02	LOI	2	M
Photographic Equipment – Retail Only	59955	5946	443130	09	03	LOI	2	M
Photoengraving	71888	2796	323122	05	02	LOI	3	M
Plumbing Supplies and Fixtures								
• Distributors	50741	5074	421720	14	15	LOI	2	S
• Retail	59999	5999	444190	09	08	LOI	2	S

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
BUSINESSOWNERS PACKAGE

Powered Equipment Dealers	50819	5251	444210	09	06	LOI	4	M
Precision and Scientific Tools and Instruments – Retail	50811	5999	453998	09	06	LOI	2	M
<b>-R- Classifications (Other than Restaurants)</b>								
Refrigeration Equipment – Commercial								
• Distributors	50771	5078	421740	14	15	LOI	3	M
• Retail	59983	5999	453998	09	08	LOI	3	M
Retail Stores (Not Otherwise Classified)	59999	5999	453998	09	08	LOI	3	M
<b>-R- Classifications (Restaurants)</b>								
Limited Cooking Restaurants								
• Cafes	09011	5812	722212	17	31	SALES	2	M
• Coffee Bars or Shops	09041	5812	722213	17	31	SALES	2	M
• Concession Stands/Snack Bars	09061	5812	722213	17	31	SALES	2	M
• Delicatessens and Sandwich Shops	09081	5812	445210	17	31	SALES	2	M
• Donut Shops	09101	5812	722210	17	31	SALES	2	M
• Ice Cream and Yogurt Stores	09171	5812	722213	17	31	SALES	2	M
• Pizza Shops	09211	5812	722210	17	31	SALES	2	M
• Take Out Only Restaurants – No on-premises consumption of food (When Take Out Only Restaurants – No on-premises consumption of food and any other eligible restaurant classification applies, rate and code the restaurant as Take Out Only Restaurants – No on-premises consumption of food.)	09261	5812	722211	17	31	SALES	2	M
<b>-S- Classifications</b>								
Secondhand or Salvage Dealers – Retail Only	59999	5932	453310	09	08	LOI	4	S
Seed Merchants (Including or excluding misdelivery or germination failure.)	59625	5261	444220	07	06	LOI	2	M
Self-storage Facilities	09411	4225	531130	26	21	LOI	3	M
Sewing Machine Stores	57223	5722	443111	07	03	LOI	3	M
Ship Chandler Stores	59999	5999	453998	09	08	LOI	3	M
Shoe Stores								
• Repair	71926	7251	811430	07	04	LOI	3	M
• Retail	56613	5661	451110	11	03	LOI	3	M
Sporting Goods or Athletic Equipment Stores (Including Apparel)	59526	5941	451110	11	06	LOI	2	M
Stationary or Paper Products								
• Distributors								
• Paper (e.g., fine, printing, writing), bulk, wholesaling	50801	511*	422110	14	12	LOI	3	H
• Paper (except office supplies, printing paper, stationary, writing paper) wholesaling	50801	511*	422130	14	12	LOI	3	H
• Retail	59435	5943	453210	09	05	LOI	3	H
Straw and Straw Products – Retail Only	59999	5999	453998	09	08	LOI	4	M
Supermarkets								
• With an area less than 4,000 square feet								

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
BUSINESSOWNERS PACKAGE

• Without Gasoline Sales	54241	5411	445110	10	09	LOI	2	M
<b>-T- Classifications</b>								
Tailoring or Dressmaking Establishments – Custom	71961	5699	811490	07	02	LOI	3	M
Taxidermists	71976	7699	711510	08	02	LOI	3	M
Television or Radio Receiving Set Installation or Repair	71921	7622	811211	08	04	LOI	2	M
Tobacco Products								
• Distributors								
• Leaf	50821	5194	422590	14	11	LOI	3	H
• Except Leaf	50821	5194	455940	14	11	LOI	3	H
• Retail	59906	5993	453991	09	03	LOI	2	H
Townhouses or Similar Associations								
• 4 families or fewer, with no mercantile or office occupancy – includes 3 or 4 family lessor's risk only	65141	6513	533110	04	19	LOI	3	M
• 4 families or fewer, with mercantile or office occupancy – includes 3 or 4 family lessor's risk only and garden apartments	65142	6513	533110	04	19	LOI	3	M
Toys								
• Distributors	50901	5092	421920	13	13	LOI	2	M
• Retail	59998	5945	451120	07	06	LOI	2	M
Trophy Stores	59996	5999	453998	09	03	LOI	2	M
<b>-V- Classifications</b>								
Variety Stores								
• Discount Houses	53315	5331	452990	09	08	LOI	3	M
• Five and Ten Cent Stores	53317	5331	452990	09	08	LOI	3	M
Video Stores								
• Rental	57338	7841	532230	09	03	LOI	2	M
• Sales	57338	5735	451220	09	03	LOI	2	M
<b>-W- Classifications</b>								
Wigs – Retail Only	59993	5699	448150	11	03	LOI	3	M
Wood Products – Not Otherwise Classified – Retail Only	50943	5211	444190	09	06	LOI	3	S

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

**TERRITORIES**

ZIP Code	ZIP Code Name	Territory	HO 04 53 Factor
63001	ALLENTON	703	1.15
63005	CHESTERFIELD	705	1.15
63006	CHESTERFIELD	705	1.15
63010	ARNOLD	703	1.00
63011	BALLWIN	705	1.15
63012	BARNHART	703	1.00
63013	BEAUFORT	703	1.00
63014	BERGER	703	1.00
63015	CATAWISSA	703	1.00
63016	CEDAR HILL	703	1.00
63017	CHESTERFIELD	705	1.15
63019	CRYSTAL CITY	703	1.00
63020	DE SOTO	703	1.00
63021	BALLWIN	705	1.15
63022	BALLWIN	705	1.15
63023	DITTMER	703	1.00
63024	BALLWIN	705	1.15
63025	EUREKA	705	1.15
63026	FENTON	705	1.15
63028	FESTUS	703	1.00
63030	FLETCHER	703	1.00
63031	FLORISSANT	705	1.15
63032	FLORISSANT	705	1.15
63033	FLORISSANT	705	1.15
63034	FLORISSANT	705	1.15
63036	FRENCH VILLAGE	703	1.00
63037	GERALD	703	1.00
63038	GLENCOE	705	1.15
63039	GRAY SUMMIT	703	1.00
63040	GROVER	705	1.15
63041	GRUBVILLE	703	1.00
63042	HAZELWOOD	705	1.15
63043	MARYLAND HEIGHTS	705	1.15
63044	BRIDGETON	705	1.15
63045	EARTH CITY	705	1.15
63047	HEMATITE	703	1.00
63048	HERCULANEUM	703	1.00
63049	HIGH RIDGE	703	1.00
63050	HILLSBORO	703	1.00
63051	HOUSE SPRINGS	703	1.00

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**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

63052	IMPERIAL	703	1.00
63053	KIMMSWICK	703	1.00
63055	LABADIE	703	1.00
63056	LESLIE	703	1.00
63057	LIGUORI	703	1.00
63060	LONEDELL	703	1.00
63061	LUEBBERING	703	1.00
63065	MAPAVILLE	703	1.00
63066	MORSE MILL	703	1.00
63068	NEW HAVEN	703	1.00
63069	PACIFIC	703	1.00
63070	PEVELY	703	1.00
63071	RICHWOODS	703	1.00
63072	ROBERTSVILLE	703	1.00
63073	SAINT ALBANS	703	1.00
63074	SAINT ANN	705	1.15
63077	SAINT CLAIR	703	1.00
63079	STANTON	703	1.00
63080	SULLIVAN	703	1.00
63084	UNION	703	1.00
63087	VALLES MINES	703	1.00
63088	VALLEY PARK	705	1.15
63089	VILLA RIDGE	703	1.00
63090	WASHINGTON	703	1.00
63091	ROSEBUD	703	1.00
63099	FENTON	705	1.15
63101	SAINT LOUIS	704	1.15
63102	SAINT LOUIS	704	1.15
63103	SAINT LOUIS	704	1.15
63104	SAINT LOUIS	704	1.15
63105	SAINT LOUIS	705	1.15
63106	SAINT LOUIS	704	1.15
63107	SAINT LOUIS	704	1.15
63108	SAINT LOUIS	704	1.15
63109	SAINT LOUIS	704	1.15
63110	SAINT LOUIS	704	1.15
63111	SAINT LOUIS	704	1.15
63112	SAINT LOUIS	704	1.15
63113	SAINT LOUIS	704	1.15
63114	SAINT LOUIS	705	1.15
63115	SAINT LOUIS	704	1.15
63116	SAINT LOUIS	704	1.15

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

63117	SAINT LOUIS	705	1.15
63118	SAINT LOUIS	704	1.15
63119	SAINT LOUIS	705	1.15
63120	SAINT LOUIS	704	1.15
63121	SAINT LOUIS	705	1.15
63122	SAINT LOUIS	705	1.15
63123	SAINT LOUIS	705	1.15
63124	SAINT LOUIS	705	1.15
63125	SAINT LOUIS	705	1.15
63126	SAINT LOUIS	705	1.15
63127	SAINT LOUIS	705	1.15
63128	SAINT LOUIS	705	1.15
63129	SAINT LOUIS	705	1.15
63130	SAINT LOUIS	705	1.15
63131	SAINT LOUIS	705	1.15
63132	SAINT LOUIS	705	1.15
63133	SAINT LOUIS	705	1.15
63134	SAINT LOUIS	705	1.15
63135	SAINT LOUIS	705	1.15
63136	SAINT LOUIS	705	1.15
63137	SAINT LOUIS	705	1.15
63138	SAINT LOUIS	705	1.15
63139	SAINT LOUIS	704	1.15
63140	SAINT LOUIS	705	1.15
63141	SAINT LOUIS	705	1.15
63143	SAINT LOUIS	705	1.15
63144	SAINT LOUIS	705	1.15
63145	SAINT LOUIS	705	1.15
63146	SAINT LOUIS	705	1.15
63147	SAINT LOUIS	704	1.15
63150	SAINT LOUIS	704	1.15
63151	SAINT LOUIS	705	1.15
63155	SAINT LOUIS	704	1.15
63156	SAINT LOUIS	704	1.15
63157	SAINT LOUIS	704	1.15
63158	SAINT LOUIS	704	1.15
63160	SAINT LOUIS	704	1.15
63163	SAINT LOUIS	704	1.15
63164	SAINT LOUIS	704	1.15
63166	SAINT LOUIS	704	1.15
63167	SAINT LOUIS	705	1.15
63169	SAINT LOUIS	704	1.15



**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

63171	SAINT LOUIS	705	1.15
63177	SAINT LOUIS	704	1.15
63178	SAINT LOUIS	704	1.15
63179	SAINT LOUIS	704	1.15
63180	SAINT LOUIS	704	1.15
63182	SAINT LOUIS	704	1.15
63188	SAINT LOUIS	704	1.15
63190	SAINT LOUIS	704	1.15
63195	SAINT LOUIS	705	1.15
63196	SAINT LOUIS	704	1.15
63197	SAINT LOUIS	704	1.15
63198	SAINT LOUIS	705	1.15
63199	SAINT LOUIS	704	1.15
63301	SAINT CHARLES	703	1.15
63302	SAINT CHARLES	703	1.15
63303	SAINT CHARLES	703	1.15
63304	SAINT CHARLES	703	1.15
63330	ANNADA	703	1.00
63332	AUGUSTA	703	1.15
63333	BELLFLOWER	703	1.00
63334	BOWLING GREEN	703	1.00
63336	CLARKSVILLE	703	1.00
63338	COTTLEVILLE	703	1.15
63339	CURRYVILLE	703	1.00
63341	DEFIANCE	703	1.15
63342	DUTZOW	703	1.00
63343	ELSBERRY	703	1.00
63344	EOLIA	703	1.00
63345	FARBER	703	1.00
63346	FLINTHILL	703	1.15
63347	FOLEY	703	1.00
63348	FORISTELL	703	1.15
63349	HAWK POINT	703	1.00
63350	HIGH HILL	703	1.00
63351	JONESBURG	703	1.00
63352	LADDONIA	703	1.00
63353	LOUISIANA	703	1.00
63357	MARTHASVILLE	703	1.00
63359	MIDDLETOWN	703	1.00
63361	MONTGOMERY CITY	703	1.00
63362	MOSCOW MILLS	703	1.00
63363	NEW FLORENCE	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

63365	NEW MELLE	703	1.15
63366	O FALLON	703	1.15
63367	LAKE SAINT LOUIS	703	1.15
63368	O FALLON	703	1.15
63369	OLD MONROE	703	1.00
63370	OLNEY	703	1.00
63373	PORTAGE DES SIOUX	703	1.15
63376	SAINT PETERS	703	1.15
63377	SILEX	703	1.00
63378	TRELOAR	703	1.00
63379	TROY	703	1.00
63381	TRUXTON	703	1.00
63382	VANDALIA	703	1.00
63383	WARRENTON	703	1.00
63384	WELLSVILLE	703	1.00
63385	WENTZVILLE	703	1.15
63386	WEST ALTON	703	1.15
63387	WHITESIDE	703	1.00
63388	WILLIAMSBURG	703	1.00
63389	WINFIELD	703	1.00
63390	WRIGHT CITY	703	1.00
63401	HANNIBAL	703	1.00
63430	ALEXANDRIA	703	1.00
63431	ANABEL	703	1.00
63432	ARBELA	703	1.00
63433	ASHBURN	703	1.00
63434	BETHEL	703	1.00
63435	CANTON	703	1.00
63436	CENTER	703	1.00
63437	CLARENCE	703	1.00
63438	DURHAM	703	1.00
63439	EMDEN	703	1.00
63440	EWING	703	1.00
63441	FRANKFORD	703	1.00
63442	GRANGER	703	1.00
63443	HUNNEWELL	703	1.00
63445	KAHOKA	703	1.00
63446	KNOX CITY	703	1.00
63447	LA BELLE	703	1.00
63448	LA GRANGE	703	1.00
63450	LENTNER	703	1.00
63451	LEONARD	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

63452	LEWISTOWN	703	1.00
63453	LURAY	703	1.00
63454	MAYWOOD	703	1.00
63456	MONROE CITY	703	1.00
63457	MONTICELLO	703	1.00
63458	NEWARK	703	1.00
63459	NEW LONDON	703	1.00
63460	NOVELTY	703	1.00
63461	PALMYRA	703	1.00
63462	PERRY	703	1.00
63463	PHILADELPHIA	703	1.00
63464	PLEVNA	703	1.00
63465	REVERE	703	1.00
63466	SAINT PATRICK	703	1.00
63467	SAVERTON	703	1.00
63468	SHELBINA	703	1.00
63469	SHELBYVILLE	703	1.00
63471	TAYLOR	703	1.00
63472	WAYLAND	703	1.00
63473	WILLIAMSTOWN	703	1.00
63474	WYACONDA	703	1.00
63501	KIRKSVILLE	703	1.00
63530	ATLANTA	703	1.00
63531	BARING	703	1.00
63532	BEVIER	703	1.00
63533	BRASHEAR	703	1.00
63534	CALLAO	703	1.00
63535	COATSVILLE	703	1.00
63536	DOWNING	703	1.00
63537	EDINA	703	1.00
63538	ELMER	703	1.00
63539	ETHEL	703	1.00
63540	GIBBS	703	1.00
63541	GLENWOOD	703	1.00
63543	GORIN	703	1.00
63544	GREEN CASTLE	703	1.00
63545	GREEN CITY	703	1.00
63546	GREENTOP	703	1.00
63547	HURDLAND	703	1.00
63548	LANCASTER	703	1.00
63549	LA PLATA	703	1.00
63551	LIVONIA	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

63552	MACON	703	1.00
63555	MEMPHIS	703	1.00
63556	MILAN	703	1.00
63557	NEW BOSTON	703	1.00
63558	NEW CAMBRIA	703	1.00
63559	NOVINGER	703	1.00
63560	POLLOCK	703	1.00
63561	QUEEN CITY	703	1.00
63563	RUTLEDGE	703	1.00
63565	UNIONVILLE	703	1.00
63566	WINIGAN	703	1.00
63567	WORTHINGTON	703	1.00
63601	PARK HILLS	703	1.00
63620	ANNAPOLIS	703	1.00
63621	ARCADIA	703	1.00
63622	BELGRADE	703	1.00
63623	BELLEVIEW	703	1.00
63624	BISMARK	703	1.00
63625	BLACK	703	1.00
63626	BLACKWELL	703	1.00
63627	BLOOMSDALE	703	1.00
63628	BONNE TERRE	703	1.00
63629	BUNKER	703	1.00
63630	CADET	703	1.00
63631	CALEDONIA	703	1.00
63633	CENTERVILLE	703	1.00
63636	DES ARC	703	1.00
63637	DOE RUN	703	1.00
63638	ELLINGTON	703	1.00
63640	FARMINGTON	703	1.00
63645	FREDERICKTOWN	703	1.15
63648	IRONDALE	703	1.00
63650	IRONTON	703	1.00
63651	KNOB LICK	703	1.00
63653	LEADWOOD	703	1.00
63654	LESTERVILLE	703	1.00
63655	MARQUAND	703	1.15
63656	MIDDLE BROOK	703	1.00
63660	MINERAL POINT	703	1.00
63662	PATTON	703	1.15
63663	PILOT KNOB	703	1.00
63664	POTOSI	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

63665	REDFORD	703	1.00
63666	REYNOLDS	703	1.00
63670	SAINTE GENEVIEVE	703	1.00
63673	SAINT MARY	703	1.00
63674	TIFF	703	1.00
63675	VULCAN	703	1.00
63701	CAPE GIRARDEAU	703	1.15
63702	CAPE GIRARDEAU	703	1.15
63703	CAPE GIRARDEAU	703	1.15
63730	ADVANCE	703	1.15
63732	ALTENBURG	703	1.15
63735	BELL CITY	703	1.15
63736	BENTON	703	1.15
63737	BRAZEAU	703	1.15
63738	BROWNWOOD	703	1.15
63739	BURFORDVILLE	703	1.15
63740	CHAFFEE	703	1.15
63742	COMMERCE	703	1.15
63743	DAISY	703	1.15
63744	DELTA	703	1.15
63745	DUTCHTOWN	703	1.15
63746	FARRAR	703	1.15
63747	FRIEDHEIM	703	1.15
63748	FROHNA	703	1.15
63750	GIPSY	703	1.15
63751	GLENALLEN	703	1.15
63752	GORDONVILLE	703	1.15
63755	JACKSON	703	1.15
63758	KELSO	703	1.15
63760	LEOPOLD	703	1.15
63763	MC GEE	703	1.15
63764	MARBLE HILL	703	1.15
63766	MILLERSVILLE	703	1.15
63767	MORLEY	703	1.15
63769	OAK RIDGE	703	1.15
63770	OLD APPLETON	703	1.15
63771	ORAN	703	1.15
63774	PERKINS	703	1.15
63775	PERRYVILLE	703	1.15
63776	MC BRIDE	703	1.15
63779	POCAHONTAS	703	1.15
63780	SCOTT CITY	703	1.15

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

63781	SEDGEWICKVILLE	703	1.15
63782	STURDIVANT	703	1.15
63783	UNIONTOWN	703	1.15
63784	VANDUSER	703	1.15
63785	WHITEWATER	703	1.15
63787	ZALMA	703	1.15
63801	SIKESTON	703	1.15
63820	ANNISTON	703	1.15
63821	ARBYRD	703	1.15
63822	BERNIE	703	1.15
63823	BERTRAND	703	1.15
63824	BLODGETT	703	1.15
63825	BLOOMFIELD	703	1.15
63826	BRAGGADOCIO	703	1.15
63827	BRAGG CITY	703	1.15
63828	CANALOU	703	1.15
63829	CARDWELL	703	1.15
63830	CARUTHERSVILLE	703	1.15
63833	CATRON	703	1.15
63834	CHARLESTON	703	1.15
63837	CLARKTON	703	1.15
63839	COOTER	703	1.15
63840	DEERING	703	1.15
63841	DEXTER	703	1.15
63845	EAST PRAIRIE	703	1.15
63846	ESSEX	703	1.15
63847	GIBSON	703	1.15
63848	GIDEON	703	1.15
63849	GOBLER	703	1.15
63850	GRAYRIDGE	703	1.15
63851	HAYTI	703	1.15
63852	HOLCOMB	703	1.15
63853	HOLLAND	703	1.15
63855	HORNERSVILLE	703	1.15
63857	KENNETT	703	1.15
63860	KEWANEE	703	1.15
63862	LILBOURN	703	1.15
63863	MALDEN	703	1.15
63866	MARSTON	703	1.15
63867	MATTHEWS	703	1.15
63868	MOREHOUSE	703	1.15
63869	NEW MADRID	703	1.15

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

63870	PARMA	703	1.15
63873	PORTAGEVILLE	703	1.15
63874	RISCO	703	1.15
63875	RIVES	703	1.15
63876	SENATH	703	1.15
63877	STEELE	703	1.15
63878	TALLAPOOSA	703	1.15
63879	WARDELL	703	1.15
63880	WHITEOAK	703	1.15
63881	WOLF ISLAND	703	1.15
63882	WYATT	703	1.15
63901	POPLAR BLUFF	703	1.15
63902	POPLAR BLUFF	703	1.15
63931	BRIAR	703	1.00
63932	BROSELEY	703	1.15
63933	CAMPBELL	703	1.15
63934	CLUBB	703	1.15
63935	DONIPHAN	703	1.00
63936	DUDLEY	703	1.15
63937	ELLSINORE	703	1.00
63938	FAGUS	703	1.15
63939	FAIRDEALING	703	1.00
63940	FISK	703	1.15
63941	FREMONT	703	1.00
63942	GATEWOOD	703	1.00
63943	GRANDIN	703	1.00
63944	GREENVILLE	703	1.15
63945	HARVIELL	703	1.15
63950	LODI	703	1.15
63951	LOWNDES	703	1.15
63952	MILL SPRING	703	1.15
63953	NAYLOR	703	1.00
63954	NEELYVILLE	703	1.15
63955	OXLY	703	1.00
63956	PATTERSON	703	1.15
63957	PIEDMONT	703	1.15
63960	PUXICO	703	1.15
63961	QULIN	703	1.15
63962	ROMBAUER	703	1.15
63963	SHOOK	703	1.15
63964	SILVA	703	1.15
63965	VAN BUREN	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

63966	WAPPAPELLO	703	1.15
63967	WILLIAMSVILLE	703	1.15
64001	ALMA	703	1.00
64011	BATES CITY	703	1.00
64012	BELTON	703	1.00
64013	BLUE SPRINGS	703	1.15
64014	BLUE SPRINGS	703	1.15
64015	BLUE SPRINGS	703	1.15
64016	BUCKNER	703	1.15
64017	CAMDEN	703	1.00
64018	CAMDEN POINT	703	1.00
64019	CENTERVIEW	703	1.00
64020	CONCORDIA	703	1.00
64021	CORDER	703	1.00
64022	DOVER	703	1.00
64024	EXCELSIOR SPRINGS	703	1.00
64028	FARLEY	703	1.00
64029	GRAIN VALLEY	703	1.15
64030	GRANDVIEW	703	1.15
64034	GREENWOOD	703	1.15
64035	HARDIN	703	1.00
64036	HENRIETTA	703	1.00
64037	HIGGINSVILLE	703	1.00
64040	HOLDEN	703	1.00
64048	HOLT	703	1.00
64050	INDEPENDENCE	703	1.15
64051	INDEPENDENCE	703	1.15
64052	INDEPENDENCE	703	1.15
64053	INDEPENDENCE	703	1.15
64054	INDEPENDENCE	703	1.15
64055	INDEPENDENCE	703	1.15
64056	INDEPENDENCE	703	1.15
64057	INDEPENDENCE	703	1.15
64058	INDEPENDENCE	703	1.15
64060	KEARNY	703	1.00
64061	KINGSVILLE	703	1.00
64062	LAWSON	703	1.00
64063	LEES SUMMIT	703	1.15
64064	LEES SUMMIT	703	1.15
64065	LEES SUMMIT	703	1.15
64066	LEVASY	703	1.15
64067	LEXINGTON	703	1.00



**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

64068	LIBERTY	703	1.00
64069	LIBERTY	703	1.00
64070	LONE JACK	703	1.15
64071	MAYVIEW	703	1.00
64072	MISSOURI CITY	703	1.00
64073	MOSBY	703	1.00
64074	NAPOLEON	703	1.00
64075	OAK GROVE	703	1.15
64076	ODESSA	703	1.00
64077	ORRICK	703	1.00
64078	PECULIAR	703	1.00
64079	PLATTE CITY	703	1.00
64080	PLEASANT HILL	703	1.00
64081	LEES SUMMIT	703	1.15
64082	LEES SUMMIT	703	1.15
64083	RAYMORE	703	1.00
64084	RAYVILLE	703	1.00
64085	RICHMOND	703	1.00
64086	LEES SUMMIT	703	1.15
64088	SIBLEY	703	1.15
64089	SMITHVILLE	703	1.00
64090	STRASBURG	703	1.00
64092	WALDRON	703	1.00
64093	WARRENSBURG	703	1.00
64096	WAVERLY	703	1.00
64097	WELLINGTON	703	1.00
64098	WESTON	703	1.00
64101	KANSAS CITY	701	1.15
64102	KANSAS CITY	701	1.15
64105	KANSAS CITY	701	1.15
64106	KANSAS CITY	701	1.15
64108	KANSAS CITY	701	1.15
64109	KANSAS CITY	701	1.15
64110	KANSAS CITY	701	1.15
64111	KANSAS CITY	701	1.15
64112	KANSAS CITY	701	1.15
64113	KANSAS CITY	701	1.15
64114	KANSAS CITY	701	1.15
64116	KANSAS CITY	703	1.00
64117	KANSAS CITY	703	1.00
64118	KANSAS CITY	703	1.00
64119	KANSAS CITY	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

64120	KANSAS CITY	701	1.15
64121	KANSAS CITY	701	1.15
64123	KANSAS CITY	701	1.15
64124	KANSAS CITY	701	1.15
64125	KANSAS CITY	701	1.15
64126	KANSAS CITY	701	1.15
64127	KANSAS CITY	701	1.15
64128	KANSAS CITY	701	1.15
64129	KANSAS CITY	701	1.15
64130	KANSAS CITY	701	1.15
64131	KANSAS CITY	701	1.15
64132	KANSAS CITY	701	1.15
64133	KANSAS CITY	703	1.15
64134	KANSAS CITY	701	1.15
64136	KANSAS CITY	701	1.15
64137	KANSAS CITY	701	1.15
64138	KANSAS CITY	703	1.15
64139	KANSAS CITY	701	1.15
64141	KANSAS CITY	701	1.15
64144	KANSAS CITY	703	1.00
64145	KANSAS CITY	701	1.15
64146	KANSAS CITY	701	1.15
64147	KANSAS CITY	701	1.15
64148	KANSAS CITY	701	1.15
64149	KANSAS CITY	701	1.15
64150	RIVERSIDE	703	1.00
64151	KANSAS CITY	703	1.00
64152	KANSAS CITY	703	1.00
64153	KANSAS CITY	703	1.00
64154	KANSAS CITY	703	1.00
64155	KANSAS CITY	703	1.00
64156	KANSAS CITY	703	1.00
64157	KANSAS CITY	703	1.00
64158	KANSAS CITY	703	1.00
64161	KANSAS CITY	703	1.00
64163	KANSAS CITY	703	1.00
64164	KANSAS CITY	703	1.00
64165	KANSAS CITY	703	1.00
64166	KANSAS CITY	703	1.00
64167	KANSAS CITY	703	1.00
61468	KANSAS CITY	703	1.15
64170	KANSAS CITY	701	1.15

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

64171	KANSAS CITY	701	1.15
64172	KANSAS CITY	701	1.15
64179	KANSAS CITY	701	1.15
64180	KANSAS CITY	701	1.15
64183	KANSAS CITY	701	1.15
64184	KANSAS CITY	701	1.15
64185	KANSAS CITY	701	1.15
64187	KANSAS CITY	701	1.15
64188	KANSAS CITY	703	1.00
64190	KANSAS CITY	703	1.00
64191	KANSAS CITY	701	1.15
64192	KANSAS CITY	701	1.15
64193	KANSAS CITY	703	1.15
64194	KANSAS CITY	701	1.15
64195	KANSAS CITY	703	1.00
64196	KANSAS CITY	701	1.15
64197	KANSAS CITY	701	1.15
64198	KANSAS CITY	701	1.15
64199	KANSAS CITY	701	1.15
64401	AGENCY	703	1.00
64402	ALBANY	703	1.00
64420	ALLENDAL	703	1.00
64421	AMAZONIA	703	1.00
64422	AMITY	703	1.00
64423	BARNARD	703	1.00
64424	BETHANY	703	1.00
64426	BLYTHEDALE	703	1.00
64427	BOLCKOW	703	1.00
64428	BURLINGTON JUNCTION	703	1.00
64429	CAMERON	703	1.00
64430	CLARKSDALE	703	1.00
64431	CLEARMONT	703	1.00
64432	CLYDE	703	1.00
64433	CONCEPTION	703	1.00
64434	CONCEPTION JUNCTION	703	1.00
64436	COSBY	703	1.00
64437	CRAIG	703	1.00
64438	DARLINGTON	703	1.00
64439	DEARBORN	703	1.00
64440	DE KALB	703	1.00
64441	DENVER	703	1.00
64442	EAGLEVILLE	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

64443	EASTON	703	1.00
64444	EDGERTON	703	1.00
64445	ELMO	703	1.00
64446	FAIRFAX	703	1.00
64447	FAIRPORT	703	1.00
64448	FAUCETT	703	1.00
64449	FILLMORE	703	1.00
64451	FOREST CITY	703	1.00
64453	GENTRY	703	1.00
64454	GOWER	703	1.00
64455	GRAHAM	703	1.00
64456	GRANT CITY	703	1.00
64457	GUILFORD	703	1.00
64458	HATFIELD	703	1.00
64459	HELENA	703	1.00
64461	HOPKINS	703	1.00
64463	KING CITY	703	1.00
64465	LATHROP	703	1.00
64466	MAITLAND	703	1.00
64467	MARTINSVILLE	703	1.00
64468	MARYVILLE	703	1.00
64469	MAYSVILLE	703	1.00
64470	MOUND CITY	703	1.00
64471	NEW HAMPTON	703	1.00
64473	OREGON	703	1.00
64474	OSBORN	703	1.00
64475	PARNELL	703	1.00
64476	PICKERING	703	1.00
64477	PLATTSBURG	703	1.00
64479	RAVENWOOD	703	1.00
64480	REA	703	1.00
64481	RIDGEWAY	703	1.00
64482	ROCK PORT	703	1.00
64483	ROSENDALE	703	1.00
64484	RUSHVILLE	703	1.00
64485	SAVANNAH	703	1.00
64486	SHERIDAN	703	1.00
64487	SKIDMORE	703	1.00
64489	STANBERRY	703	1.00
64490	STEWARTSVILLE	703	1.00
64491	TARKIO	703	1.00
64492	TRIMBLE	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

64493	TURNEY	703	1.00
64494	UNION STAR	703	1.00
64496	WATSON	703	1.00
64497	WEATHERBY	703	1.00
64498	WESTBORO	703	1.00
64499	WORTH	703	1.00
64501	SAINT JOSEPH	703	1.00
64502	SAINT JOSEPH	703	1.00
64503	SAINT JOSEPH	703	1.00
64504	SAINT JOSEPH	703	1.00
64505	SAINT JOSEPH	703	1.00
64506	SAINT JOSEPH	703	1.00
64507	SAINT JOSEPH	703	1.00
64508	SAINT JOSEPH	703	1.00
64601	CHILLICOTHE	703	1.00
64620	ALTAMONT	703	1.00
64622	BOGARD	703	1.00
64623	BOSWORTH	703	1.00
64624	BRAYMER	703	1.00
64625	BRECKENRIDGE	703	1.00
64628	BROOKFIELD	703	1.00
64630	BROWNING	703	1.00
64631	BUCKLIN	703	1.00
64632	CAINSVILLE	703	1.00
64633	CARROLLTON	703	1.00
64635	CHULA	703	1.00
64636	COFFEY	703	1.00
64637	COWGILL	703	1.00
64638	DAWN	703	1.00
64639	DE WITT	703	1.00
64640	GALLATIN	703	1.00
64641	GALT	703	1.00
64642	GILMAN CITY	703	1.00
64643	HALE	703	1.00
64644	HAMILTON	703	1.00
64645	HARRIS	703	1.00
64646	HUMPHREYS	703	1.00
64647	JAMESON	703	1.00
64648	JAMESPORT	703	1.00
64649	KIDDER	703	1.00
64650	KINGSTON	703	1.00
64651	LACLEDE	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

64652	LAREDO	703	1.00
64653	LINNEUS	703	1.00
64654	LOCK SPRINGS	703	1.00
64655	LUCERNE	703	1.00
64656	LUDLOW	703	1.00
64657	MC FALL	703	1.00
64658	MARCELINE	703	1.00
64659	MEADVILLE	703	1.00
64660	MENDON	703	1.00
64661	MERCER	703	1.00
64664	MOORESVILLE	703	1.00
64667	NEWTOWN	703	1.00
64668	NORBORNE	703	1.00
64670	PATTONSBURG	703	1.00
64671	POLO	703	1.00
64672	POWERSVILLE	703	1.00
64673	PRINCETON	703	1.00
64674	PURDIN	703	1.00
64676	ROTHVILLE	703	1.00
64679	SPICKARD	703	1.00
64680	STET	703	1.00
64681	SUMNER	703	1.00
64682	TINA	703	1.00
64683	TRENTON	703	1.00
64686	UTICA	703	1.00
64688	WHEELING	703	1.00
64689	WINSTON	703	1.00
64701	HARRISONVILLE	703	1.00
64720	ADRIAN	703	1.00
64722	AMORET	703	1.00
64723	AMSTERDAM	703	1.00
64724	APPLETON CITY	703	1.00
64725	ARCHIE	703	1.00
64726	BLAIRSTOWN	703	1.00
64728	BRONAUGH	703	1.00
64730	BUTLER	703	1.00
64733	CHILHOWEE	703	1.00
64734	CLEVELAND	703	1.00
64735	CLINTON	703	1.00
64738	COLLINS	703	1.00
64739	CREIGHTON	703	1.00
64740	DEEPWATER	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

64741	DEERFIELD	703	1.00
64742	DREXEL	703	1.00
64743	EAST LYNNE	703	1.00
64744	EL DORADO SPRINGS	703	1.00
64745	FOSTER	703	1.00
64746	FREEMAN	703	1.00
64747	GARDEN CITY	703	1.00
64748	GOLDEN CITY	703	1.00
64750	HARWOOD	703	1.00
64752	HUME	703	1.00
64755	JASPER	703	1.00
64756	JERICO SPRINGS	703	1.00
64759	LAMAR	703	1.00
64761	LEETON	703	1.00
64762	LIBERAL	703	1.00
64763	LOWRY CITY	703	1.00
64765	METZ	703	1.00
64766	MILFORD	703	1.00
64767	MILO	703	1.00
64769	MINDENMINES	703	1.00
64770	MONTROSE	703	1.00
64771	MOUNDVILLE	703	1.00
64772	NEVADA	703	1.00
64776	OSCEOLA	703	1.00
64778	RICHARDS	703	1.00
64779	RICH HILL	703	1.00
64780	ROCKVILLE	703	1.00
64781	ROSCOE	703	1.00
64783	SCHELL CITY	703	1.00
64784	SHELDON	703	1.00
64788	URICH	703	1.00
64790	WALKER	703	1.00
64801	JOPLIN	703	1.00
64802	JOPLIN	703	1.00
64803	JOPLIN	703	1.00
64804	JOPLIN	703	1.00
64830	ALBA	703	1.00
64831	ANDERSON	703	1.00
64832	ASBURY	703	1.00
64833	AVILLA	703	1.00
64834	CARL JUNCTION	703	1.00
64835	CARTERVILLE	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

64836	CARTHAGE	703	1.00
64840	DIAMOND	703	1.00
64841	DUENWEG	703	1.00
64842	FAIRVIEW	703	1.00
64843	GOODMAN	703	1.00
64844	GRANBY	703	1.00
64847	LANAGAN	703	1.00
64848	LA RUSSELL	703	1.00
64849	NECK CITY	703	1.00
64850	NEOSHO	703	1.00
64853	NEWTONIA	703	1.00
64854	NOEL	703	1.00
64855	ORONOGO	703	1.00
64856	PINEVILLE	703	1.00
64857	PURCELL	703	1.00
64858	RACINE	703	1.00
64859	REEDS	703	1.00
64861	ROCKY COMFORT	703	1.00
64862	SARCOXIE	703	1.00
64863	SOUTH WEST CITY	703	1.00
64864	SAGINAW	703	1.00
64865	SENECA	703	1.00
64866	STARK CITY	703	1.00
64867	STELLA	703	1.00
64868	TIFF CITY	703	1.00
64869	WACO	703	1.00
64870	WEBB CITY	703	1.00
64873	WENTWORTH	703	1.00
64874	WHEATON	703	1.00
64999	KANSAS CITY	701	1.15
65001	ARGYLE	703	1.00
65010	ASHLAND	703	1.00
65011	BARNETT	703	1.00
65013	BELLE	703	1.00
65014	BLAND	703	1.00
65016	BONNOTS MILL	703	1.00
65017	BRUMLEY	703	1.00
65018	CALIFORNIA	703	1.00
65020	CAMENDTON	703	1.00
65023	CENTERTOWN	703	1.00
65024	CHAMOIS	703	1.00
65025	CLARKSBURG	703	1.00



**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

65026	ELDON	703	1.00
65032	EUGENE	703	1.00
65034	FORTUNA	703	1.00
65035	FREEBURG	703	1.00
65036	GASCONADE	703	1.00
65037	GRAVOIS MILLS	703	1.00
65038	LAURIE	703	1.00
65039	HARTSBURG	703	1.00
65040	HENLEY	703	1.00
65041	HERMANN	703	1.00
65042	HIGH POINT	703	1.00
65043	HOLTS SUMMIT	703	1.00
65046	JAMESTOWN	703	1.00
65047	KAISER	703	1.00
65048	KOELTZTOWN	703	1.00
65049	LAKE OZARK	703	1.00
65050	LATHAM	703	1.00
65051	LINN	703	1.00
65052	LINN CREEK	703	1.00
65053	LOHMAN	703	1.00
65054	LOOSE CREEK	703	1.00
65055	MC GIRK	703	1.00
65058	META	703	1.00
65059	MOKANE	703	1.00
65061	MORRISON	703	1.00
65062	MOUNT STERLING	703	1.00
65063	NEW BLOOMFIELD	703	1.00
65064	OLEAN	703	1.00
65065	OSAGE BEACH	703	1.00
65066	OWENSVILLE	703	1.00
65067	PORTLAND	703	1.00
65068	PRAIRIE HOME	703	1.00
65069	RHINELAND	703	1.00
65072	ROCKY MOUNT	703	1.00
65074	RUSSELLVILLE	703	1.00
65075	SAINT ELIZABETH	703	1.00
65076	SAINT THOMAS	703	1.00
65077	STEEDMAN	703	1.00
65078	STOVER	703	1.00
65079	SUNRISE BEACH	703	1.00
65080	TEBBETTS	703	1.00
65081	TIPTON	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

65082	TUSCUMBIA	703	1.00
65083	ULMAN	703	1.00
65084	VERSAILLES	703	1.00
65085	WESTPHALIA	703	1.00
65101	JEFFERSON CITY	703	1.00
65102	JEFFERSON CITY	703	1.00
65103	JEFFERSON CITY	703	1.00
65104	JEFFERSON CITY	703	1.00
65105	JEFFERSON CITY	703	1.00
65106	JEFFERSON CITY	703	1.00
65107	JEFFERSON CITY	703	1.00
65108	JEFFERSON CITY	703	1.00
65109	JEFFERSON CITY	703	1.00
65110	JEFFERSON CITY	703	1.00
65111	JEFFERSON CITY	703	1.00
65201	COLUMBIA	703	1.00
65202	COLUMBIA	703	1.00
65203	COLUMBIA	703	1.00
65205	COLUMBIA	703	1.00
65211	COLUMBIA	703	1.00
65212	COLUMBIA	703	1.00
65215	COLUMBIA	703	1.00
65216	COLUMBIA	703	1.00
65217	COLUMBIA	703	1.00
65218	COLUMBIA	703	1.00
65230	ARMSTRONG	703	1.00
65231	AUXVASSE	703	1.00
65232	BENTON CITY	703	1.00
65233	BOONVILLE	703	1.00
65236	BRUNSWICK	703	1.00
65237	BUNCETON	703	1.00
65239	CAIRO	703	1.00
65240	CENTRALIA	703	1.00
65243	CLARK	703	1.00
65244	CLIFTON HILL	703	1.00
65246	DALTON	703	1.00
65247	EXCELLO	703	1.00
65248	FAYETTE	703	1.00
65250	FRANKLIN	703	1.00
65251	FULTON	703	1.00
65254	GLASGOW	703	1.00
65255	HALLSVILLE	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

65256	HARRISBURG	703	1.00
65257	HIGBEE	703	1.00
65258	HOLLIDAY	703	1.00
65259	HUNSTVILLE	703	1.00
65260	JACKSONVILLE	703	1.00
65261	KEYTESVILLE	703	1.00
65262	KINGDOM CITY	703	1.00
65263	MADISON	703	1.00
65264	MARTINSBURG	703	1.00
65265	MEXICO	703	1.00
65270	MOBERLY	703	1.00
65274	NEW FRANKLIN	703	1.00
65275	PARIS	703	1.00
65276	PILOT GROVE	703	1.00
65278	RENICK	703	1.00
65279	ROCHEPORT	703	1.00
65280	RUSH HILL	703	1.00
65281	SALISBURY	703	1.00
65282	SANTA FE	703	1.00
65283	STOUTSVILLE	703	1.00
65284	STURGEON	703	1.00
65285	THOMPSON	703	1.00
65286	TRIPLETT	703	1.00
65287	WOOLDRIDGE	703	1.00
65299	COLUMBIA	703	1.00
65301	SEDALIA	703	1.00
65302	SEDALIA	703	1.00
65305	WHITEMAN AIR FORCE BASE	703	1.00
65320	ARROW ROCK	703	1.00
65321	BLACKBURN	703	1.00
65322	BLACKWATER	703	1.00
65323	CALHOUN	703	1.00
65324	CLIMAX SPRINGS	703	1.00
65325	COLE CAMP	703	1.00
65326	EDWARDS	703	1.00
65327	EMMA	703	1.00
65329	FLORENCE	703	1.00
65330	GILLIAM	703	1.00
65332	GREEN RIDGE	703	1.00
65333	HOUSTONIA	703	1.00
65334	HUGHESVILLE	703	1.00
65335	IONIA	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

65336	KNOB NOSTER	703	1.00
65337	LA MONTE	703	1.00
65338	LINCOLN	703	1.00
65339	MALTA BEND	703	1.00
65340	MARSHALL	703	1.00
65344	MIAMI	703	1.00
65345	MORA	703	1.00
65347	NELSON	703	1.00
65348	OTTERVILLE	703	1.00
65349	SLATER	703	1.00
65350	SMITHTON	703	1.00
65351	SWEENT SPRINGS	703	1.00
65354	SYRACUSE	703	1.00
65355	WARSAW	703	1.00
65360	WINDSOR	703	1.00
65401	ROLLA	703	1.00
65402	ROLLA	703	1.00
65409	ROLLA	703	1.00
65436	BEULAH	703	1.00
65438	BIRCH TREE	703	1.00
65439	BIXBY	703	1.00
65440	BOSS	703	1.00
65441	BOURBON	703	1.00
65443	BRINKTOWN	703	1.00
65444	BUCYRUS	703	1.00
65446	CHERRYVILLE	703	1.00
65449	COOK STATION	703	1.00
65452	CROCKER	703	1.00
65453	CUBA	703	1.00
65456	DAVISVILLE	703	1.00
65457	DEVILS ELBOW	703	1.00
65459	DIXON	703	1.00
65461	DUKE	703	1.00
65462	EDGAR SPRINGS	703	1.00
65463	ELDRIDGE	703	1.00
65464	ELM CREEK	703	1.00
65466	EMINENCE	703	1.00
65468	EUNICE	703	1.00
65470	FALCON	703	1.00
65473	FORT LEONARD WOOD	703	1.00
65479	HARTSHORN	703	1.00
65483	HOUSTON	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

65484	HUGGINS	703	1.00
65486	IBERIA	703	1.00
65501	JADWIN	703	1.00
65529	JEROME	703	1.00
65532	LAKE SPRING	703	1.00
65534	LAQUEY	703	1.00
65535	LEASBURG	703	1.00
65536	LEBANON	703	1.00
65541	LENOX	703	1.00
65542	LICKING	703	1.00
65543	LYNCHBURG	703	1.00
65546	MONTIER	703	1.00
65548	MOUNTAIN VIEW	703	1.00
65550	NEWBURG	703	1.00
65552	PLATO	703	1.00
65555	RAYMONDVILLE	703	1.00
65556	RICHLAND	703	1.00
65557	ROBY	703	1.00
65559	SAINT JAMES	703	1.00
65560	SALEM	703	1.00
65564	SOLO	703	1.00
65565	STEELVILLE	703	1.00
65566	VIBURNUM	703	1.00
65567	STOUTLAND	703	1.00
65570	SUCCESS	703	1.00
65571	SUMMERSVILLE	703	1.00
65580	VICHY	703	1.00
65582	VIENNA	703	1.00
65583	WAYNESVILLE	703	1.00
65584	SAINT ROBERT	703	1.00
65586	WESCO	703	1.00
65588	WINONA	703	1.00
65589	YUKON	703	1.00
65590	LONG LANE	703	1.00
65591	MONTREAL	703	1.00
65601	ALDRICH	703	1.00
65603	ARCOLA	703	1.00
65604	ASH GROVE	703	1.00
65605	AURORA	703	1.00
65606	ALTON	703	1.00
65607	CAPLINGER MILLS	703	1.00
65608	AVA	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

65609	BAKERSFIELD	703	1.00
65610	BILLINGS	703	1.00
65611	BLUE EYE	703	1.00
65612	BOIS D ARC	703	1.00
65613	BOLIVAR	703	1.00
65614	BRADLEYVILLE	703	1.00
65615	BRANSON	703	1.00
65616	BRANSON	703	1.00
65617	BRIGHTON	703	1.00
65618	BRIXEY	703	1.00
65619	BROOKLINE STATION	703	1.00
65620	BRUNER	703	1.00
65622	BUFFALO	703	1.00
65623	BUTTERFIELD	703	1.00
65624	CAPE FAIR	703	1.00
65625	CASSVILLE	703	1.00
65626	CAULFIELD	703	1.00
65627	CEDARCREEK	703	1.00
65629	CHADWICK	703	1.00
65630	CHESTNUTRIDGE	703	1.00
65631	CLEVER	703	1.00
65632	CONWAY	703	1.00
65633	CRANE	703	1.00
65634	CROSS TIMBERS	703	1.00
65635	DADEVILLE	703	1.00
65636	DIGGINS	703	1.00
65637	DORA	703	1.00
65638	DRURY	703	1.00
65640	DUNNEGAN	703	1.00
65641	EAGLE ROCK	703	1.00
65644	ELKLAND	703	1.00
65645	EUDORA	703	1.00
65646	EVERTON	703	1.00
65647	EXETER	703	1.00
65648	FAIR GROVE	703	1.00
65649	FAIR PLAY	703	1.00
65650	FLEMINGTON	703	1.00
65652	FORDLAND	703	1.00
65653	FORSYTH	703	1.00
65654	FREISTATT	703	1.00
65655	GAINESVILLE	703	1.00
65656	GALENA	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

65657	GARRISON	703	1.00
65658	GOLDEN	703	1.00
65660	GRAFF	703	1.00
65661	GREENFIELD	703	1.00
65662	GROVESPRING	703	1.00
65663	HALF WAY	703	1.00
65664	HALLTOWN	703	1.00
65666	HARDENVILLE	703	1.00
65667	HARTVILLE	703	1.00
65668	HERMITAGE	703	1.00
65669	HIGHLANDVILLE	703	1.00
65672	HOLLISTER	703	1.00
65673	HOLLISTER	703	1.00
65674	HUMANSVILLE	703	1.00
65675	HURLEY	703	1.00
65676	ISABELLA	703	1.00
65679	KIRBYVILLE	703	1.00
65680	KISSEE MILLS	703	1.00
65681	LAMPE	703	1.00
65682	LOCKWOOD	703	1.00
65685	LOUISBURG	703	1.00
65686	KIMBERLING CITY	703	1.00
65688	BRANDSVILLE	703	1.00
65689	CABOOL	703	1.00
65690	COUCH	703	1.00
65692	KOSHKONONG	703	1.00
65701	MC CLURG	703	1.00
65702	MACOMB	703	1.00
65704	MANSFIELD	703	1.00
65705	MARIONVILLE	703	1.00
65706	MARSHFIELD	703	1.00
65707	MILLER	703	1.00
65708	MONETT	703	1.00
65710	MORRISVILLE	703	1.00
65711	MOUNTAIN GROVE	703	1.00
65712	MOUNT VERNON	703	1.00
65713	NIANGUA	703	1.00
65714	NIXA	703	1.00
65715	NOBLE	703	1.00
65717	NORWOOD	703	1.00
65720	OLDFIELD	703	1.00
65721	OZARK	703	1.00

**MADISON MUTUAL INSURANCE COMPANY (MO)**  
BUSINESSOWNERS PACKAGE

65722	PHILLIPSBURG	703	1.00
65723	PIERCE CITY	703	1.00
65724	PITTSBURG	703	1.00
65725	PLEASANT HOPE	703	1.00
65726	POINT LOOKOUT	703	1.00
65727	POLK	703	1.00
65728	PONCE DE LEON	703	1.00
65729	PONTIAC	703	1.00
65730	POWELL	703	1.00
65731	POWERSITE	703	1.00
65732	PRESTON	703	1.00
65733	PROTEM	703	1.00
65734	PURDY	703	1.00
65735	QUINCY	703	1.00
65737	REEDS SPRING	703	1.00
65738	REPUBLIC	703	1.00
65739	RIDGEDALE	703	1.00
65740	ROCKAWAY BEACH	703	1.00
65741	ROCKBRIDGE	703	1.00
65742	ROGERSVILLE	703	1.00
65744	RUETER	703	1.00
65745	SELIGMAN	703	1.00
65746	SEYMOUR	703	1.00
65747	SHELL KNOB	703	1.00
65752	SOUTH GREENFIELD	703	1.00
65753	SPARTA	703	1.00
65754	SPOKANE	703	1.00
65755	SQUIRES	703	1.00
65756	STOTTS CITY	703	1.00
65757	STRAFFORD	703	1.00
65759	TANEYVILLE	703	1.00
65760	TECUMSEH	703	1.00
65761	THEODOSIA	703	1.00
65762	THORNFIELD	703	1.00
65764	TUNAS	703	1.00
65765	TURNERS	703	1.00
65766	UDALL	703	1.00
65767	URBANA	703	1.00
65768	VANZANT	703	1.00
65769	VERONA	703	1.00
65770	WALNUT GROVE	703	1.00
65771	WALNUT SHADE	703	1.00



**MADISON MUTUAL INSURANCE COMPANY (MO)**  
**BUSINESSOWNERS PACKAGE**

65772	WASHBURN	703	1.00
65773	WASOLA	703	1.00
65774	WEAUBLEAU	703	1.00
65775	WEST PLAINS	703	1.00
65777	MOODY	703	1.00
65778	MYRTLE	703	1.00
65779	WHEATLAND	703	1.00
65781	WILLARD	703	1.00
65783	WINDYVILLE	703	1.00
65784	ZANONI	703	1.00
65785	STOCKTON	703	1.00
65786	MACKS CREEK	703	1.00
65787	ROACH	703	1.00
65788	PEACE VALLEY	703	1.00
65789	POMONA	703	1.00
65790	POTTERSVILLE	703	1.00
65791	THAYER	703	1.00
65793	WILLOW SPRINGS	703	1.00
65801	SPRINGFIELD	703	1.00
65802	SPRINGFIELD	703	1.00
65803	SPRINGFIELD	703	1.00
65804	SPRINGFIELD	703	1.00
65805	SPRINGFIELD	703	1.00
65806	SPRINGFIELD	703	1.00
65807	SPRINGFIELD	703	1.00
65808	SPRINGFIELD	703	1.00
65809	SPRINGFIELD	703	1.00
65810	SPRINGFIELD	703	1.00
65814	SPRINGFIELD	703	1.00
65817	SPRINGFIELD	703	1.00
65890	SPRINGFIELD	703	1.00
65897	SPRINGFIELD	703	1.00
65898	SPRINGFIELD	703	1.00
65899	SPRINGFIELD	703	1.00