



**ILLINOIS**

**BUSINESSOWNERS PACKAGE**

**MANUAL**

**MADISON MUTUAL INSURANCE COMPANY (IL)**  
**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 12 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 54	01 18	Illinois Changes
BP 01 62	01 06	Illinois Changes – Contractors – Home Repair and Remodeling
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 12	04 17	Limitation of Coverage to Designated Premises, Project or Operation
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 40	07 02	Coverage for Injury to Leased Workers
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 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 15	12 20	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 43	04 06	Illinois Changes – Defense Costs
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
BP 07 75	07 13	Apartment Buildings

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BP 07 76	07 13	Apartment Buildings – Loss or Damage to Tenants’ Autos (Legal Liability Coverage)
BP 07 83	07 13	Photography
BP 08 50	07 13	Illinois – Barber Shops and Hair Salons Professional Liability
BP 08 52	07 13	Illinois – Optical and Hearing Aid Establishments
BP 08 54	01 10	Illinois – Veterinarians Professional Liability
BP 08 56	07 13	Illinois – Pharmacists
BP 10 03	07 13	Earthquake
BP 10 50	03 12	Illinois Changes – Mine Subsidence – Non-Residential Building
BP 10 51	03 12	Illinois Changes – Mine Subsidence – Residential Building
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 81	07 13	Limitations on Coverage for Roof Surfacing
BP 14 91	07 13	Amendment of Personal and Advertising Injury Definition
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 23	08 22	Illinois – Exclusion – Viral or Bacterial Infections – Exception for Designated Infection, Ongoing Operations or Products
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 54 – Illinois Changes**

1. Level: Policy
2. Type: Property & Liability
3. Eligibility: Mandatory
4. Description: This endorsement modifies the insurance provided under the Businessowners Coverage Form.

**BP 01 62 – Illinois Changes – Contractors – Home Repair and Remodeling**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional only to policies insuring at least one building with a Risk Type of Contractors.
4. Description: This endorsement provides liability coverage for contractors for improper home repair and remodeling on properties consisting of six or fewer dwelling units. The endorsement provides coverage for damage arising out of improper home repair and remodeling in the amount of \$10,000 per occurrence on all projects under \$1,000 and projects estimated over \$1,000 for which the insured had furnished a written contract or work order to the customer prior to commencement.

**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.

**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 Medica Expenses limit of insurance.

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**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 12 – Limitation of Coverage to Designated Premises, Project or Operation**

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

**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 40 – Coverage for Injury to Leased Workers**

1. Level: Policy
2. Type: Liability
3. Eligibility: Optional
4. Description: This endorsement amends Businessowners Liability Coverage, with respect to the employer's liability exclusion, to provide that the definition of employee does not include leased employees.

**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.

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**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.

**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 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.

**BP 05 15 – 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.

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**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 43 – Illinois Changes – Defense Costs**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory
4. Description: This endorsement allows for reimbursement of defense costs from claims that have been paid but later determined to not be covered.

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

1. Level: Policy
2. Type: Property
5. 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 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 50 – Illinois – 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 52 – Illinois – 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 54 – Illinois – 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 56 – Illinois – 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 must have a deductible of 15%. This includes the following counties: Alexander, Edwards, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jefferson, Johnson, Lawrence, Massac, Perry, Pope, Pulaski, Richland, Saline, Union, Wabash, Wayne, White, and Williamson.

**BP 10 50 – Illinois Changes – Mine Subsidence – Non-Residential Building**

1. Level: Building
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement extends Businessowners Property Coverage against loss by mine subsidence to non-residential buildings.

**BP 10 51 – Illinois Changes – Mine Subsidence – Residential Building**

1. Level: Building
2. Type: Property
3. Eligibility: Optional
4. Description: This endorsement extends Businessowners Property Coverage against loss by mine subsidence to residential buildings.

**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.

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**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.

**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 13 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.

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**BP 14 81 – Limitations on Coverage for Roof Surfacing**

1. Level: Building
2. Type: Property
3. Eligibility: Optional; cannot have BP 14 81 and either BP 14 04 or MM 14 85 on the same building.
4. 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 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.

**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 23 – Illinois – Exclusion – Viral or Bacterial Infections – Exception for Designated Infection, Ongoing Operations or Products**

1. Level: Policy
2. Type: Liability
3. Eligibility: Mandatory
4. Description: This endorsement excludes liability arising out of the actual or alleged transmission of a viral or bacterial infection that is transmitted through aerosol particles or respiratory droplets, and also with respect to a viral or bacterial infection that is transmitted through any individual or animal (including insects) by any means, other than through aerosol particles or respiratory droplets, including but not limited to viral or bacterial infections that are sexually transmitted. This exclusion does not apply to infections, ongoing operations, or named insured's products described in the Schedule of the endorsement.

**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.

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**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”.

**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	0.033
Occupant	Limit of Insurance (\$00s)	704	0.048
Occupant	Limit of Insurance (\$00s)	706	0.038
Occupant	Limit of Insurance (\$00s)	707	0.033
Occupant	Limit of Insurance (\$00s)	708	0.030
Occupant	Limit of Insurance (\$00s)	709	0.030
Occupant	Limit of Insurance (\$00s)	715	0.031
Occupant	Limit of Insurance (\$00s)	716	0.030
Occupant	Annual Gross Sales (\$000s)	701	0.617
Occupant	Annual Gross Sales (\$000s)	704	0.582
Occupant	Annual Gross Sales (\$000s)	706	0.631
Occupant	Annual Gross Sales (\$000s)	707	0.608
Occupant	Annual Gross Sales (\$000s)	708	0.540
Occupant	Annual Gross Sales (\$000s)	709	0.601
Occupant	Annual Gross Sales (\$000s)	715	0.616
Occupant	Annual Gross Sales (\$000s)	716	0.804
Occupant	Annual Payroll (\$000s)	701	8.349
Occupant	Annual Payroll (\$000s)	704	9.175
Occupant	Annual Payroll (\$000s)	706	8.359
Occupant	Annual Payroll (\$000s)	707	7.818
Occupant	Annual Payroll (\$000s)	708	7.683
Occupant	Annual Payroll (\$000s)	709	7.712
Occupant	Annual Payroll (\$000s)	715	7.033
Occupant	Annual Payroll (\$000s)	716	6.485
Lessors	Limit of Insurance (\$00s)	701	0.013
Lessors	Limit of Insurance (\$00s)	704	0.022
Lessors	Limit of Insurance (\$00s)	706	0.013
Lessors	Limit of Insurance (\$00s)	707	0.016
Lessors	Limit of Insurance (\$00s)	708	0.015
Lessors	Limit of Insurance (\$00s)	709	0.015
Lessors	Limit of Insurance (\$00s)	715	0.013
Lessors	Limit of Insurance (\$00s)	716	0.016

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Coverage	Territory	Base Rate
Building	701	0.236
Building	704	0.511
Building	706	0.231
Building	707	0.301
Building	708	0.251
Building	709	0.305
Building	715	0.196
Building	716	0.334
BPP	701	0.215
BPP	704	0.520
BPP	706	0.200
BPP	707	0.255
BPP	708	0.259
BPP	709	0.231
BPP	715	0.217
BPP	716	0.385

**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

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**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

**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	A
704	C
706	A
707	A
708	C
709	A
715	C
716	C

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 81 – 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 81 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, 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, 706, 707	Apartments & Apartment Condominiums	\$0.477	\$0.042
701, 706, 707	Office & Office Condominiums	\$0.347	\$0.042
701, 706, 707	All Other	\$0.434	\$0.042
704, 708, 709, 715, 716	Apartments & Apartment Condominiums	\$0.377	\$0.034
704, 708, 709, 715, 716	Office & Office Condominiums	\$0.274	\$0.034
704, 708, 709, 715, 716	All Other	\$0.342	\$0.034

**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.

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- 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 01 62 – Illinois Changes – Contractors – Home Repair and Remodeling**

1. Determine the base premium for this coverage.
2. Multiply the result of (1) by the loss cost multiplier.
3. Round the result of (2) to the nearest dollar.

BP 01 62 Base Premium
\$60.00

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**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:
  - 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	1.15
\$1,000,000	1.32
\$2,000,000	1.49

**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

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- 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 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.

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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

**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	ZIP Code	Factor
Property Base Rate	Cook	60601	0.078

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Property Base Rate	Cook	60602	0.078
Property Base Rate	Cook	60603	0.078
Property Base Rate	Cook	60604	0.078
Property Base Rate	Cook	60606	0.078
Property Base Rate	Cook	60611	0.078
Property Base Rate	Cook	60654	0.078
Property Base Rate	Cook	All Other	0.016
Property Base Rate	Kankakee	N/A	0.011
Property Base Rate	Kendall	N/A	0.011
Property Base Rate	Madison	N/A	0.006
Property Base Rate	All Other	N/A	0.001
Sprinklered Building Factor	N/A	N/A	0.800

**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.

Territory	BP 05 23 Liability Factor
701	0.050
704	0.004
706	0.020
707	0.020
708	0.004
709	0.020
715	0.004
716	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.

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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),
    - 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:

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- 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).

<b>BP 07 75 Base Premium</b>
\$103.58

**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	\$49.00
\$25,000	\$101.38
\$50,000	\$169.00
\$100,000	\$287.33
\$200,000	\$490.89
\$300,000	\$686.00

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

**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 50 – Illinois – 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 52 – Illinois – 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.

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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 54 – Illinois – 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
\$242.49

Liability and Medical Expenses Limit	Increased Limit Factor
\$300,000	1.00
\$500,000	1.15
\$1,000,000	1.32
\$2,000,000	1.49

**BP 08 56 – Illinois – Pharmacists**

1. Multiply the Pharmacists rate by the annual gross sales (\$000s) from pharmacist operations.
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
\$0.409

Liability and Medical Expenses Limit	Increased Limit Factor
\$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
BOONE	1
BROWN	1
BUREAU	1
CARROLL	1
CASS	1

Coverage	EQ Zone	Deductible	EQ Rate Grade	Construction Class	Rate
Building	1	10%	N/A	Frame	\$0.16
Building	1	10%	N/A	Masonry	\$0.36
Building	1	15%	N/A	Frame	\$0.13
Building	1	15%	N/A	Masonry	\$0.29
Building	2	10%	N/A	Frame	\$0.33

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CHAMPAIGN	1	Building	2	10%	N/A	Masonry	\$0.75
CHRISTIAN	1	Building	2	15%	N/A	Frame	\$0.26
COLES	1	Building	2	15%	N/A	Masonry	\$0.60
COOK	1	Building	3	10%	N/A	Frame	\$0.55
CUMBERLAND	1	Building	3	10%	N/A	Masonry	\$1.11
DEKALB	1	Building	3	15%	N/A	Frame	\$0.44
DEWITT	1	Building	3	15%	N/A	Masonry	\$0.89
DOUGLAS	1	Building	4	10%	N/A	Frame	\$0.78
DUPAGE	1	Building	4	10%	N/A	Masonry	\$1.46
EFFINGHAM	1	Building	4	15%	N/A	Frame	\$0.62
FAYETTE	1	Building	4	15%	N/A	Masonry	\$1.17
FORD	1	Building	5	10%	N/A	Frame	\$1.00
FULTON	1	Building	5	10%	N/A	Masonry	\$1.82
GRUNDY	1	Building	5	15%	N/A	Frame	\$0.80
HANCOCK	1	Building	5	15%	N/A	Masonry	\$1.45
HENDERSON	1	BPP	1	10%	1	Frame	\$0.33
HENRY	1	BPP	1	10%	1	Masonry	\$0.57
IROQUOIS	1	BPP	1	15%	1	Frame	\$0.27
JO DAVIESS	1	BPP	1	15%	1	Masonry	\$0.45
KANE	1	BPP	2	10%	1	Frame	\$0.51
KANKAKEE	1	BPP	2	10%	1	Masonry	\$0.90
KENDALL	1	BPP	2	15%	1	Frame	\$0.41
KNOX	1	BPP	2	15%	1	Masonry	\$0.72
LA SALLE	1	BPP	3	10%	1	Frame	\$0.68
LAKE	1	BPP	3	10%	1	Masonry	\$1.24
LEE	1	BPP	3	15%	1	Frame	\$0.55
LIVINGSTON	1	BPP	3	15%	1	Masonry	\$0.99
LOGAN	1	BPP	4	10%	1	Frame	\$0.86
MACON	1	BPP	4	10%	1	Masonry	\$1.57
MARSHALL	1	BPP	4	15%	1	Frame	\$0.69
MASON	1	BPP	4	15%	1	Masonry	\$1.26
MCDONOUGH	1	BPP	5	10%	1	Frame	\$1.03
MCHENRY	1	BPP	5	10%	1	Masonry	\$1.91
MCLEAN	1	BPP	5	15%	1	Frame	\$0.83
MENARD	1	BPP	5	15%	1	Masonry	\$1.53
MERCER	1	BPP	1	10%	2	Frame	\$0.18
MONTGOMERY	1	BPP	1	10%	2	Masonry	\$0.44
MORGAN	1	BPP	1	15%	2	Frame	\$0.15
MOULTRIE	1	BPP	1	15%	2	Masonry	\$0.35
OGLE	1	BPP	2	10%	2	Frame	\$0.35
PEORIA	1	BPP	2	10%	2	Masonry	\$0.70
PIATT	1	BPP	2	15%	2	Frame	\$0.28
PUTNAM	1	BPP	2	15%	2	Masonry	\$0.56
ROCK ISLAND	1	BPP	3	10%	2	Frame	\$0.51
SANGAMON	1	BPP	3	10%	2	Masonry	\$0.96
SCHUYLER	1	BPP	3	15%	2	Frame	\$0.41
SHELBY	1	BPP	3	15%	2	Masonry	\$0.77
STARK	1	BPP	4	10%	2	Frame	\$0.67
STEPHENSON	1	BPP	4	10%	2	Masonry	\$1.22
TAZEWELL	1	BPP	4	15%	2	Frame	\$0.54
VERMILION	1	BPP	4	15%	2	Masonry	\$0.97
WARREN	1	BPP	5	10%	2	Frame	\$0.83
WHITESIDE	1	BPP	5	10%	2	Masonry	\$1.48

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WILL	1
WINNEBAGO	1
WOODFORD	1
ADAMS	2
BOND	2
CLARK	2
CLAY	2
CLINTON	2
EDGAR	2
GREENE	2
JASPER	2
MACOUPIN	2
MARION	2
MONROE	2
SCOTT	2
CALHOUN	3
CRAWFORD	3
JERSEY	3
MADISON	3
PIKE	3
RANDOLPH	3
SAINT CLAIR	3
WASHINGTON	3
ALEXANDER	4
EDWARDS	4
FRANKLIN	4
HAMILTON	4
JACKSON	4
JEFFERSON	4
JOHNSON	4
LAWRENCE	4
PERRY	4
PULASKI	4
RICHLAND	4
SALINE	4
UNION	4
WABASH	4
WAYNE	4
WHITE	4
WILLIAMSON	4
GALLATIN	5
HARDIN	5
MASSAC	5
POPE	5

BPP	5	15%	2	Frame	\$0.67
BPP	5	15%	2	Masonry	\$1.18
BPP	1	10%	3	Frame	\$0.13
BPP	1	10%	3	Masonry	\$0.31
BPP	1	15%	3	Frame	\$0.11
BPP	1	15%	3	Masonry	\$0.23
BPP	2	10%	3	Frame	\$0.26
BPP	2	10%	3	Masonry	\$0.53
BPP	2	15%	3	Frame	\$0.21
BPP	2	15%	3	Masonry	\$0.39
BPP	3	10%	3	Frame	\$0.38
BPP	3	10%	3	Masonry	\$0.75
BPP	3	15%	3	Frame	\$0.31
BPP	3	15%	3	Masonry	\$0.55
BPP	4	10%	3	Frame	\$0.51
BPP	4	10%	3	Masonry	\$0.97
BPP	4	15%	3	Frame	\$0.41
BPP	4	15%	3	Masonry	\$0.71
BPP	5	10%	3	Frame	\$0.63
BPP	5	10%	3	Masonry	\$1.19
BPP	5	15%	3	Frame	\$0.51
BPP	5	15%	3	Masonry	\$0.87
BPP	1	10%	4	Frame	\$0.13
BPP	1	10%	4	Masonry	\$0.25
BPP	1	15%	4	Frame	\$0.11
BPP	1	15%	4	Masonry	\$0.20
BPP	2	10%	4	Frame	\$0.21
BPP	2	10%	4	Masonry	\$0.42
BPP	2	15%	4	Frame	\$0.17
BPP	2	15%	4	Masonry	\$0.34
BPP	3	10%	4	Frame	\$0.28
BPP	3	10%	4	Masonry	\$0.60
BPP	3	15%	4	Frame	\$0.23
BPP	3	15%	4	Masonry	\$0.48
BPP	4	10%	4	Frame	\$0.36
BPP	4	10%	4	Masonry	\$0.77
BPP	4	15%	4	Frame	\$0.29
BPP	4	15%	4	Masonry	\$0.62
BPP	5	10%	4	Frame	\$0.43
BPP	5	10%	4	Masonry	\$0.95
BPP	5	15%	4	Frame	\$0.35
BPP	5	15%	4	Masonry	\$0.76

**BP 10 50 – Illinois Changes – Mine Subsidence – Non-Residential Building**

- Determine the premium for the chosen Mine Subsidence limit.

Limit Range	Premium
\$1 - \$10,000	\$20.00
\$10,001 - \$20,000	\$23.00
\$20,001 - \$30,000	\$26.00
\$30,001 - \$40,000	\$28.00
\$40,001 - \$50,000	\$31.00

Limit Range	Premium
\$250,001 - \$260,000	\$91.00
\$260,001 - \$270,000	\$94.00
\$270,001 - \$280,000	\$97.00
\$280,001 - \$290,000	\$100.00
\$290,001 - \$300,000	\$102.00

Limit Range	Premium
\$500,001 - \$510,000	\$162.00
\$510,001 - \$520,000	\$165.00
\$520,001 - \$530,000	\$168.00
\$530,001 - \$540,000	\$171.00
\$540,001 - \$550,000	\$174.00

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\$50,001 - \$60,000	\$34.00
\$60,001 - \$70,000	\$37.00
\$70,001 - \$80,000	\$40.00
\$80,001 - \$90,000	\$43.00
\$90,001 - \$100,000	\$46.00
\$100,001 - \$110,000	\$48.00
\$110,001 - \$120,000	\$51.00
\$120,001 - \$130,000	\$54.00
\$130,001 - \$140,000	\$57.00
\$140,001 - \$150,000	\$60.00
\$150,001 - \$160,000	\$63.00
\$160,001 - \$170,000	\$65.00
\$170,001 - \$180,000	\$68.00
\$180,001 - \$190,000	\$71.00
\$190,001 - \$200,000	\$74.00
\$200,001 - \$210,000	\$77.00
\$210,001 - \$220,000	\$80.00
\$220,001 - \$230,000	\$82.00
\$230,001 - \$240,000	\$85.00
\$240,001 - \$250,000	\$88.00

\$300,001 - \$310,000	\$105.00
\$310,001 - \$320,000	\$108.00
\$320,001 - \$330,000	\$111.00
\$330,001 - \$340,000	\$114.00
\$340,001 - \$350,000	\$117.00
\$350,001 - \$360,000	\$119.00
\$360,001 - \$370,000	\$122.00
\$370,001 - \$380,000	\$125.00
\$380,001 - \$390,000	\$128.00
\$390,001 - \$400,000	\$131.00
\$400,001 - \$410,000	\$134.00
\$410,001 - \$420,000	\$137.00
\$420,001 - \$430,000	\$139.00
\$430,001 - \$440,000	\$142.00
\$440,001 - \$450,000	\$145.00
\$450,001 - \$460,000	\$148.00
\$460,001 - \$470,000	\$151.00
\$470,001 - \$480,000	\$154.00
\$480,001 - \$490,000	\$156.00
\$490,001 - \$500,000	\$159.00

\$550,001 - \$560,000	\$176.00
\$560,001 - \$570,000	\$179.00
\$570,001 - \$580,000	\$182.00
\$580,001 - \$590,000	\$185.00
\$590,001 - \$600,000	\$188.00
\$600,001 - \$610,000	\$191.00
\$610,001 - \$620,000	\$193.00
\$620,001 - \$630,000	\$196.00
\$630,001 - \$640,000	\$199.00
\$640,001 - \$650,000	\$202.00
\$650,001 - \$660,000	\$205.00
\$660,001 - \$670,000	\$208.00
\$670,001 - \$680,000	\$211.00
\$680,001 - \$690,000	\$213.00
\$690,001 - \$700,000	\$216.00
\$700,001 - \$710,000	\$219.00
\$710,001 - \$720,000	\$222.00
\$720,001 - \$730,000	\$225.00
\$730,001 - \$740,000	\$228.00
\$740,001 - \$750,000	\$230.00

**BP 10 51 – Illinois Changes – Mine Subsidence – Residential Building**

- Determine the premium for the chosen Mine Subsidence limit.

Limit Range	Premium
\$1 - \$10,000	\$20.00
\$10,001 - \$20,000	\$23.00
\$20,001 - \$30,000	\$26.00
\$30,001 - \$40,000	\$28.00
\$40,001 - \$50,000	\$31.00
\$50,001 - \$60,000	\$34.00
\$60,001 - \$70,000	\$37.00
\$70,001 - \$80,000	\$40.00
\$80,001 - \$90,000	\$43.00
\$90,001 - \$100,000	\$46.00
\$100,001 - \$110,000	\$48.00
\$110,001 - \$120,000	\$51.00
\$120,001 - \$130,000	\$54.00
\$130,001 - \$140,000	\$57.00
\$140,001 - \$150,000	\$60.00
\$150,001 - \$160,000	\$63.00
\$160,001 - \$170,000	\$65.00
\$170,001 - \$180,000	\$68.00
\$180,001 - \$190,000	\$71.00
\$190,001 - \$200,000	\$74.00
\$200,001 - \$210,000	\$77.00
\$210,001 - \$220,000	\$80.00
\$220,001 - \$230,000	\$82.00
\$230,001 - \$240,000	\$85.00
\$240,001 - \$250,000	\$88.00

Limit Range	Premium
\$250,001 - \$260,000	\$91.00
\$260,001 - \$270,000	\$94.00
\$270,001 - \$280,000	\$97.00
\$280,001 - \$290,000	\$100.00
\$290,001 - \$300,000	\$102.00
\$300,001 - \$310,000	\$105.00
\$310,001 - \$320,000	\$108.00
\$320,001 - \$330,000	\$111.00
\$330,001 - \$340,000	\$114.00
\$340,001 - \$350,000	\$117.00
\$350,001 - \$360,000	\$119.00
\$360,001 - \$370,000	\$122.00
\$370,001 - \$380,000	\$125.00
\$380,001 - \$390,000	\$128.00
\$390,001 - \$400,000	\$131.00
\$400,001 - \$410,000	\$134.00
\$410,001 - \$420,000	\$137.00
\$420,001 - \$430,000	\$139.00
\$430,001 - \$440,000	\$142.00
\$440,001 - \$450,000	\$145.00
\$450,001 - \$460,000	\$148.00
\$460,001 - \$470,000	\$151.00
\$470,001 - \$480,000	\$154.00
\$480,001 - \$490,000	\$156.00
\$490,001 - \$500,000	\$159.00

Limit Range	Premium
\$500,001 - \$510,000	\$162.00
\$510,001 - \$520,000	\$165.00
\$520,001 - \$530,000	\$168.00
\$530,001 - \$540,000	\$171.00
\$540,001 - \$550,000	\$174.00
\$550,001 - \$560,000	\$176.00
\$560,001 - \$570,000	\$179.00
\$570,001 - \$580,000	\$182.00
\$580,001 - \$590,000	\$185.00
\$590,001 - \$600,000	\$188.00
\$600,001 - \$610,000	\$191.00
\$610,001 - \$620,000	\$193.00
\$620,001 - \$630,000	\$196.00
\$630,001 - \$640,000	\$199.00
\$640,001 - \$650,000	\$202.00
\$650,001 - \$660,000	\$205.00
\$660,001 - \$670,000	\$208.00
\$670,001 - \$680,000	\$211.00
\$680,001 - \$690,000	\$213.00
\$690,001 - \$700,000	\$216.00
\$700,001 - \$710,000	\$219.00
\$710,001 - \$720,000	\$222.00
\$720,001 - \$730,000	\$225.00
\$730,001 - \$740,000	\$228.00
\$740,001 - \$750,000	\$230.00

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

- Determine the Loss Assessment premium.

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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
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).

MM 08 26 Factor
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 45%.

However, the total policy premium cannot be reduced below the minimum premium amount. The following characteristics are considered:

1. Management
  - a. Cooperation
  - b. Experience
2. Location
  - a. Accessibility and environment
  - b. Whether or not the business is new to this location
3. Building Features
  - a. Unusual structural features
  - b. Whether or not the building(s) are over 25 years old
4. Premises & Equipment
  - a. Care
  - b. Condition
  - c. Type
5. Employees
  - a. Selection
  - b. Training
  - c. Supervision
  - d. Experience
6. Protection (only components not fully reflected in rates)

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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.

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

**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	
• Single Family Dwelling	65141	6531	531120	04	19	LOI	3	M	
• Duplex	65141	6531	531120	04	19	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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<ul style="list-style-type: none"> <li>• Condominium – Office – Lessors Risk Only</li> </ul>	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.)								
<ul style="list-style-type: none"> <li>• Office</li> </ul>	63921	8111	541110	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Lessors Risk Only</li> </ul>	63921	8111	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office</li> </ul>	63931	8111	541110	02	18	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office – Lessors Risk Only</li> </ul>	63931	8111	531120	02	18	LOI	3	M
Manufacturers' Representatives								
<ul style="list-style-type: none"> <li>• Office</li> </ul>	63941	8611	813910	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Lessors Risk Only</li> </ul>	63941	8611	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office</li> </ul>	63951	8611	813910	02	18	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office – Lessors Risk Only</li> </ul>	63951	8311	531120	02	18	LOI	3	M
Marine Appraisers or Surveyors								
<ul style="list-style-type: none"> <li>• Office</li> </ul>	63961	7389	541990	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Lessors Risk Only</li> </ul>	63961	7389	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office</li> </ul>	63971	7389	541990	02	18	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office – Lessors Risk Only</li> </ul>	63971	7389	531120	02	18	LOI	3	M
Medical Offices								
<ul style="list-style-type: none"> <li>• Office</li> </ul>	63981	80**	62111*	01	01	LOI	2	H
<ul style="list-style-type: none"> <li>• Lessors Risk Only</li> </ul>	63981	80**	531120	01	01	LOI	2	H
<ul style="list-style-type: none"> <li>• Condominium – Office</li> </ul>	63991	80**	62111*	02	18	LOI	2	H
<ul style="list-style-type: none"> <li>• Condominium – Office – Lessors Risk Only</li> </ul>	63991	80**	531120	02	18	LOI	2	H
Not Otherwise Classified								
<ul style="list-style-type: none"> <li>• Office</li> </ul>	65171	****	****	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Lessors Risk Only</li> </ul>	65171	****	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office</li> </ul>	65231	****	****	02	18	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office – Lessors Risk Only</li> </ul>	65231	****	531120	02	18	LOI	3	M
Payroll Accounting Services								
<ul style="list-style-type: none"> <li>• Office</li> </ul>	64011	8721	541214	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Lessors Risk Only</li> </ul>	64011	8721	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office</li> </ul>	64021	8721	541214	02	18	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office – Lessors Risk Only</li> </ul>	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.)								
<ul style="list-style-type: none"> <li>• Office</li> </ul>	64031	8651	813940	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Lessors Risk Only</li> </ul>	64031	8651	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office</li> </ul>	64051	8651	813940	02	18	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office – Lessors Risk Only</li> </ul>	64051	8651	531120	02	18	LOI	3	M
Real Estate Agents								
<ul style="list-style-type: none"> <li>• Office</li> </ul>	64061	6531	531210	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Lessors Risk Only</li> </ul>	64061	6531	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> <li>• Condominium – Office</li> </ul>	64071	6531	531210	02	18	LOI	3	M

**MADISON MUTUAL INSURANCE COMPANY (IL)**  
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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

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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								

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• 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 (IL)**  
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**TERRITORIES**

ZIP Code	ZIP Code Name	Territory	HO 04 53 Factor
60002	ANTIOCH	709	1.60
60004	ARLINGTON HEIGHTS	707	1.60
60005	ARLINGTON HEIGHTS	707	1.60
60006	ARLINGTON HEIGHTS	707	1.60
60007	ELK GROVE VILLAGE	707	1.60
60008	ROLLING MEADOWS	707	1.60
60009	ELK GROVE VILLAGE	707	1.60
60010	BARRINGTON	709	1.60
60011	BARRINGTON	709	1.60
60012	CRYSTAL LAKE	715	1.60
60013	CARY	715	1.60
60014	CRYSTAL LAKE	715	1.60
60015	DEERFIELD	709	1.60
60016	DES PLAINES	707	1.60
60017	DES PLAINES	707	1.60
60018	DES PLAINES	707	1.60
60019	DES PLAINES	707	1.60
60020	FOX LAKE	709	1.60
60021	FOX RIVER GROVE	715	1.60
60022	GLENCOE	707	1.60
60025	GLENVIEW	707	1.60
60026	GLENVIEW	707	1.60
60029	GOLF	707	1.60
60030	GRAYSLAKE	709	1.60
60031	GURNEE	709	1.60
60033	HARVARD	715	1.60
60034	HEBRON	715	1.60
60035	HIGHLAND PARK	709	1.60
60037	FORT SHERIDAN	709	1.60
60038	PALATINE	707	1.60
60039	CRYSTAL LAKE	715	1.60
60040	HIGHWOOD	709	1.60
60041	INGLESIDE	709	1.60
60042	ISLAND LAKE	709	1.60
60043	KENILWORTH	707	1.60
60044	LAKE BLUFF	709	1.60
60045	LAKE FOREST	709	1.60
60046	LAKE VILLA	709	1.60
60047	LAKE ZURICH	709	1.60
60048	LIBERTYVILLE	709	1.60

**MADISON MUTUAL INSURANCE COMPANY (IL)**  
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60050	MCHENRY	715	1.60
60051	MCHENRY	715	1.60
60053	MORTON GROVE	707	1.60
60055	PALATINE	707	1.60
60056	MOUNT PROSPECT	707	1.60
60060	MUNDELEIN	709	1.60
60061	VERNON HILLS	709	1.60
60062	NORTHBROOK	707	1.60
60064	NORTH CHICAGO	709	1.60
60065	NORTHBROOK	707	1.60
60067	PALATINE	707	1.60
60068	PARK RIDGE	706	1.60
60069	LINCOLNSHIRE	709	1.60
60070	PROSPECT HEIGHTS	707	1.60
60071	RICHMOND	715	1.60
60072	RINGWOOD	715	1.60
60073	ROUND LAKE	709	1.60
60074	PALATINE	707	1.60
60075	RUSSELL	709	1.60
60076	SKOKIE	707	1.60
60077	SKOKIE	707	1.60
60078	PALATINE	707	1.60
60079	WAUKEGAN	709	1.60
60081	SPRING GROVE	715	1.60
60082	TECHNY	707	1.60
60083	WADSWORTH	709	1.60
60084	WAUCONDA	709	1.60
60085	WAUKEGAN	709	1.60
60086	NORTH CHICAGO	709	1.60
60087	WAUKEGAN	709	1.60
60088	GREAT LAKES	709	1.60
60089	BUFFALO GROVE	709	1.60
60090	WHEELING	707	1.60
60091	WILMETTE	707	1.60
60093	WINNETKA	707	1.60
60094	PALATINE	707	1.60
60095	PALATINE	707	1.60
60096	WINTHROP HARBOR	709	1.60
60097	WONDER LAKE	715	1.60
60098	WOODSTOCK	715	1.60
60099	ZION	709	1.60
60101	ADDISON	709	1.00

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60102	ALGONQUIN	715	1.60
60103	BARTLETT	709	1.60
60104	BELLWOOD	707	1.60
60105	BENSENVILLE	709	1.60
60106	BENSENVILLE	709	1.60
60107	STREAMWOOD	707	1.60
60108	BLOOMINGDALE	709	1.60
60109	BURLINGTON	709	1.60
60110	CARPENTERSVILLE	709	1.60
60111	CLARE	715	1.60
60112	CORTLAND	715	1.60
60113	CRESTON	715	1.00
60115	DEKALB	715	1.60
60116	CAROL STREAM	709	1.60
60117	BLOOMINGDALE	709	1.60
60118	DUNDEE	709	1.60
60119	ELBURN	709	1.60
60120	ELGIN	709	1.60
60121	ELGIN	709	1.60
60122	CAROL STREAM	709	1.60
60123	ELGIN	709	1.60
60124	ELGIN	709	1.60
60126	ELMHURST	709	1.60
60128	CAROL STREAM	709	1.60
60129	ESMOND	715	1.60
60130	FOREST PARK	707	1.60
60131	FRANKLIN PARK	707	1.60
60132	CAROL STREAM	709	1.60
60133	HANOVER PARK	707	1.60
60134	GENEVA	709	1.60
60135	GENOA	715	1.60
60136	GILBERTS	709	1.60
60137	GLEN ELLYN	709	1.60
60138	GLEN ELLYN	709	1.60
60139	GLENDALE HEIGHTS	709	1.60
60140	HAMPSHIRE	709	1.60
60141	HINES	707	1.60
60142	HUNTLEY	709	1.60
60143	ITASCA	709	1.60
60144	KANEVILLE	709	1.60
60145	KINGSTON	715	1.60
60146	KIRKLAND	715	1.60

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

60147	LAFOX	709	1.60
60148	LOMBARD	709	1.60
60150	MALTA	715	1.60
60151	MAPLE PARK	709	1.60
60152	MARENGO	715	1.60
60153	MAYWOOD	707	1.60
60154	WESTCHESTER	707	1.60
60155	BROADVIEW	707	1.60
60156	LAKE IN THE HILLS	715	1.60
60157	MEDINAH	709	1.60
60159	SCHAUMBURG	707	1.60
60160	MELROSE PARK	706	1.60
60161	MELROSE PARK	706	1.60
60162	HILLSIDE	707	1.60
60163	BERKELEY	707	1.60
60164	MELROSE PARK	707	1.60
60165	STONE PARK	706	1.60
60168	SCHAUMBURG	707	1.60
60169	HOFFMAN ESTATES	707	1.60
60171	RIVER GROVE	706	1.60
60172	ROSELLE	709	1.60
60173	SCHAUMBURG	707	1.60
60174	SAINT CHARLES	709	1.60
60175	SAINT CHARLES	709	1.60
60176	SCHILLER PARK	707	1.60
60177	SOUTH ELGIN	709	1.60
60178	SYCAMORE	715	1.60
60179	HOFFMAN ESTATES	707	1.60
60180	UNION	715	1.60
60181	VILLA PARK	709	1.60
60183	WASCO	709	1.60
60184	WAYNE	709	1.60
60185	WEST CHICAGO	709	1.60
60186	WEST CHICAGO	709	1.60
60187	WHEATON	709	1.60
60188	CAROL STREAM	709	1.60
60189	WHEATON	709	1.60
60190	WINFIELD	709	1.60
60191	WOOD DALE	709	1.60
60192	HOFFMAN ESTATES	707	1.60
60193	SCHAUMBURG	707	1.60
60194	SCHAUMBURG	707	1.60

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

60195	SCHAUMBURG	707	1.60
60196	SCHAUMBURG	707	1.60
60197	CAROL STREAM	709	1.60
60199	CAROL STREAM	709	1.60
60201	EVANSTON	706	1.60
60202	EVANSTON	706	1.60
60203	EVANSTON	707	1.60
60204	EVANSTON	706	1.60
60208	EVANSTON	706	1.60
60301	OAK PARK	706	1.60
60302	OAK PARK	706	1.60
60303	OAK PARK	706	1.60
60304	OAK PARK	706	1.60
60305	RIVER FOREST	707	1.60
60399	WOOD DALE	707	1.60
60401	BEECHER	709	1.60
60402	BERWYN	707	1.60
60403	CREST HILL	709	1.60
60404	SHOREWOOD	709	1.60
60406	BLUE ISLAND	706	1.60
60407	BRACEVILLE	715	1.60
60408	BRAIDWOOD	709	1.60
60409	CALUMET CITY	707	1.60
60410	CHANNAHON	709	1.60
60411	CHICAGO HEIGHTS	707	1.60
60412	CHICAGO HEIGHTS	707	1.60
60415	CHICAGO RIDGE	707	1.60
60416	COAL CITY	715	1.60
60417	CRETE	709	1.60
60418	CRESTWOOD	707	1.00
60419	DOLTON	706	1.60
60420	DWIGHT	715	1.15
60421	ELWOOD	709	1.60
60422	FLOSSMOOR	707	1.60
60423	FRANKFORT	709	1.60
60424	GARDNER	715	1.60
60425	GLENWOOD	707	1.60
60426	HARVEY	707	1.60
60428	MARKHAM	707	1.60
60429	HAZEL CREST	707	1.60
60430	HOMEWOOD	707	1.60
60431	JOLIET	709	1.60

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

60432	JOLIET	709	1.60
60433	JOLIET	709	1.60
60434	JOLIET	709	1.60
60435	JOLIET	709	1.60
60436	JOLIET	709	1.60
60437	KINSMAN	715	1.60
60438	LANSING	707	1.60
60439	LEMONT	707	1.60
60440	BOLINGBROOK	709	1.60
60441	LOCKPORT	709	1.60
60442	MANHATTAN	709	1.60
60443	MATTESON	707	1.60
60444	MAZON	715	1.60
60445	MIDLOTHIAN	707	1.60
60446	ROMEOVILLE	709	1.60
60447	MINOOKA	715	1.60
60448	MOKENA	709	1.60
60449	MONEE	709	1.60
60450	MORRIS	715	1.60
60451	NEW LENOX	709	1.60
60452	OAK FOREST	707	1.60
60453	OAK LAWN	707	1.60
60454	OAK LAWN	707	1.60
60455	BRIDGEVIEW	707	1.60
60456	HOMETOWN	706	1.60
60457	HICKORY HILLS	707	1.60
60458	JUSTICE	707	1.60
60459	BURBANK	707	1.60
60460	ODELL	715	1.15
60461	OLYMPIA FIELDS	707	1.60
60462	ORLAND PARK	707	1.60
60463	PALOS HEIGHTS	707	1.60
60464	PALOS PARK	707	1.60
60465	PALOS HILLS	707	1.60
60466	PARK FOREST	707	1.60
60467	ORLAND PARK	707	1.60
60468	PEOTONE	709	1.60
60469	POSEN	707	1.60
60470	RANSOM	715	1.15
60471	RICHTON PARK	707	1.60
60472	ROBBINS	707	1.60
60473	SOUTH HOLLAND	707	1.60

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

60474	SOUTH WILMINGTON	715	1.60
60475	STEGER	707	1.60
60476	THORNTON	707	1.60
60477	TINLEY PARK	707	1.60
60478	COUNTRY CLUB HILLS	707	1.60
60479	VERONA	715	1.60
60480	WILLOW SPRINGS	707	1.60
60481	WILMINGTON	709	1.60
60482	WORTH	707	1.60
60484	UNIVERSITY PARK	707	1.60
60487	TINLEY PARK	707	1.60
60490	BOLINGBROOK	709	1.60
60491	HOMER GLEN	709	1.60
60499	BEDFORD PARK	701	1.60
60501	SUMMIT ARGO	706	1.60
60502	AURORA	709	1.60
60503	AURORA	709	1.60
60504	AURORA	709	1.60
60505	AURORA	709	1.60
60506	AURORA	709	1.60
60507	AURORA	709	1.60
60510	BATAVIA	709	1.60
60511	BIG ROCK	709	1.60
60512	BRISTOL	715	1.60
60513	BROOKFIELD	707	1.60
60514	CLARENDON HILLS	709	1.60
60515	DOWNERS GROVE	709	1.60
60516	DOWNERS GROVE	709	1.60
60517	WOODRIDGE	709	1.60
60518	EARLVILLE	715	1.15
60519	EOLA	709	1.60
60520	HINCKLEY	715	1.60
60521	HINSDALE	709	1.60
60522	HINSDALE	709	1.60
60523	OAK BROOK	709	1.60
60525	LA GRANGE	707	1.60
60526	LA GRANGE PARK	707	1.60
60527	WILLOWBROOK	709	1.60
60530	LEE	715	1.00
60531	LELAND	715	1.15
60532	LISLE	709	1.60
60534	LYONS	707	1.60

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

60536	MILLBROOK	715	1.60
60537	MILLINGTON	715	1.60
60538	MONTGOMERY	709	1.60
60539	MOOSEHEART	709	1.60
60540	NAPERVILLE	709	1.60
60541	NEWARK	715	1.60
60542	NORTH AURORA	709	1.60
60543	OSWEGO	715	1.60
60544	PLAINFIELD	709	1.60
60545	PLANO	715	1.60
60546	RIVERSIDE	707	1.60
60548	SANDWICH	715	1.60
60549	SERENA	715	1.15
60550	SHABBONA	715	1.60
60551	SHERIDAN	715	1.15
60552	SOMONAUK	715	1.60
60553	STEWARD	715	1.00
60554	SUGAR GROVE	709	1.60
60555	WARRENVILLE	709	1.60
60556	WATERMAN	715	1.60
60557	WEDRON	715	1.15
60558	WESTERN SPRINGS	707	1.60
60559	WESTMONT	709	1.60
60560	YORKVILLE	709	1.60
60561	DARIEN	709	1.60
60563	NAPERVILLE	709	1.60
60564	NAPERVILLE	709	1.60
60565	NAPERVILLE	709	1.60
60566	NAPERVILLE	709	1.60
60567	NAPERVILLE	709	1.60
60568	AURORA	709	1.60
60569	AURORA	709	1.60
60572	AURORA	709	1.60
60585	PLAINFIELD	709	1.60
60586	PLAINFIELD	709	1.60
60598	AURORA	709	1.60
60599	FOX VALLEY	709	1.60
60601	CHICAGO	701	1.60
60602	CHICAGO	701	1.60
60603	CHICAGO	701	1.60
60604	CHICAGO	701	1.60
60605	CHICAGO	701	1.60

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

60606	CHICAGO	701	1.60
60607	CHICAGO	701	1.60
60608	CHICAGO	701	1.60
60609	CHICAGO	701	1.60
60610	CHICAGO	701	1.60
60611	CHICAGO	701	1.60
60612	CHICAGO	701	1.60
60613	CHICAGO	701	1.60
60614	CHICAGO	701	1.60
60615	CHICAGO	701	1.60
60616	CHICAGO	701	1.60
60617	CHICAGO	701	1.60
60618	CHICAGO	701	1.60
60619	CHICAGO	701	1.60
60620	CHICAGO	701	1.60
60621	CHICAGO	701	1.60
60622	CHICAGO	701	1.60
60623	CHICAGO	701	1.60
60624	CHICAGO	701	1.60
60625	CHICAGO	701	1.60
60626	CHICAGO	701	1.60
60628	CHICAGO	701	1.60
60629	CHICAGO	701	1.60
60630	CHICAGO	701	1.60
60631	CHICAGO	701	1.60
60632	CHICAGO	701	1.60
60633	CHICAGO	701	1.60
60634	CHICAGO	701	1.60
60636	CHICAGO	701	1.60
60637	CHICAGO	701	1.60
60638	CHICAGO	701	1.60
60639	CHICAGO	701	1.60
60640	CHICAGO	701	1.60
60641	CHICAGO	701	1.60
60642	CHICAGO	701	1.60
60643	CHICAGO	701	1.60
60644	CHICAGO	701	1.60
60645	CHICAGO	701	1.60
60646	CHICAGO	701	1.60
60647	CHICAGO	701	1.60
60649	CHICAGO	701	1.60
60651	CHICAGO	701	1.60

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

60652	CHICAGO	701	1.60
60653	CHICAGO	701	1.60
60654	CHICAGO	701	1.60
60655	CHICAGO	701	1.60
60656	CHICAGO	701	1.60
60657	CHICAGO	701	1.60
60659	CHICAGO	701	1.60
60660	CHICAGO	701	1.60
60661	CHICAGO	701	1.60
60663	CHICAGO	701	1.60
60664	CHICAGO	701	1.60
60666	CHICAGO	701	1.60
60668	CHICAGO	701	1.60
60669	CHICAGO	701	1.60
60670	CHICAGO	701	1.60
60673	CHICAGO	701	1.60
60674	CHICAGO	701	1.60
60675	CHICAGO	701	1.60
60677	CHICAGO	701	1.60
60678	CHICAGO	701	1.60
60680	CHICAGO	701	1.60
60681	CHICAGO	701	1.60
60682	CHICAGO	701	1.60
60684	CHICAGO	701	1.60
60685	CHICAGO	701	1.60
60686	CHICAGO	701	1.60
60687	CHICAGO	701	1.60
60688	CHICAGO	701	1.60
60689	CHICAGO	701	1.60
60690	CHICAGO	701	1.60
60691	CHICAGO	701	1.60
60693	CHICAGO	701	1.60
60694	CHICAGO	701	1.60
60695	CHICAGO	701	1.60
60696	CHICAGO	701	1.60
60697	CHICAGO	701	1.60
60699	CHICAGO	701	1.60
60701	CHICAGO	701	1.60
60706	HARWOOD HEIGHTS	706	1.60
60707	ELMWOOD PARK	706	1.60
60712	LINCOLNWOOD	706	1.60
60714	NILES	706	1.60

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

60803	ALSIP	707	1.60
60804	CICERO	706	1.60
60805	EVERGREEN PARK	706	1.60
60827	RIVERDALE	706	1.60
60901	KANKAKEE	715	1.60
60910	AROMA PARK	715	1.60
60911	ASHKUM	715	1.00
60912	BEAVERVILLE	715	1.00
60913	BONFIELD	715	1.60
60914	BOURBONNAIS	715	1.60
60915	BRADLEY	715	1.60
60917	BUCKINGHAM	715	1.60
60918	BUCKLEY	715	1.00
60919	CABERY	715	1.00
60920	CAMPUS	715	1.15
60921	CHATSWORTH	715	1.15
60922	CHEBANSE	715	1.00
60924	CISSNA PARK	715	1.00
60926	CLAYTONVILLE	715	1.00
60927	CLIFTON	715	1.00
60928	CRESCENT CITY	715	1.00
60929	CULLOM	715	1.15
60930	DANFORTH	715	1.00
60931	DONOVAN	715	1.00
60932	EAST LYNN	715	1.00
60933	ELLIOTT	715	1.00
60934	EMINGTON	715	1.15
60935	ESSEX	715	1.60
60936	GIBSON CITY	715	1.00
60938	GILMAN	715	1.00
60939	GOODWINE	715	1.00
60940	GRANT PARK	715	1.60
60941	HERSCHER	715	1.60
60942	HOOPESTON	715	1.00
60944	HOPKINS PARK	715	1.60
60945	IROQUOIS	715	1.00
60946	KEMPTON	715	1.00
60948	LODA	715	1.00
60949	LUDLOW	715	1.15
60950	MANTENO	715	1.60
60951	MARTINTON	715	1.00
60952	MELVIN	715	1.00

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

60953	MILFORD	715	1.00
60954	MOMENCE	715	1.60
60955	ONARGA	715	1.00
60956	PAPINEAU	715	1.00
60957	PAXTON	715	1.00
60958	PEMBROKE TOWNSHIP	715	1.60
60959	PIPER CITY	715	1.00
60960	RANKIN	715	1.00
60961	REDDICK	715	1.60
60962	ROBERTS	715	1.00
60963	ROSSVILLE	715	1.00
60964	SAINT ANNE	715	1.60
60966	SHELDON	715	1.00
60967	STOCKLAND	715	1.00
60968	THAWVILLE	715	1.00
60969	UNION HILL	715	1.60
60970	WATSEKA	715	1.00
60973	WELLINGTON	715	1.00
60974	WOODLAND	715	1.00
61001	APPLE RIVER	715	1.00
61006	ASHTON	715	1.00
61007	BAILEYVILLE	715	1.00
61008	BELVIDERE	715	1.60
61010	BYRON	715	1.00
61011	CALEDONIA	715	1.60
61012	CAPRON	715	1.60
61013	CEDARVILLE	715	1.00
61014	CHADWICK	715	1.00
61015	CHANA	715	1.00
61016	CHERRY VALLEY	715	1.60
61018	DAKOTA	715	1.00
61019	DAVIS	715	1.00
61020	DAVIS JUNCTION	715	1.00
61021	DIXON	715	1.00
61024	DURAND	715	1.60
61025	EAST DUBUQUE	715	1.00
61027	ELEROY	715	1.00
61028	ELIZABETH	715	1.00
61030	FORRESTON	715	1.00
61031	FRANKLIN GROVE	715	1.00
61032	FREEPORT	715	1.00
61036	GALENA	715	1.00

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

61037	GALT	715	1.00
61038	GARDEN PRAIRIE	715	1.60
61039	GERMAN VALLEY	715	1.00
61041	HANOVER	715	1.00
61042	HARMON	715	1.00
61043	HOLCOMB	715	1.00
61044	KENT	715	1.00
61046	LANARK	715	1.00
61047	LEAF RIVER	715	1.00
61048	LENA	715	1.00
61049	LINDENWOOD	715	1.00
61050	MC CONNELL	715	1.00
61051	MILLEDGEVILLE	715	1.00
61052	MONROE CENTER	715	1.00
61053	MOUNT CARROLL	715	1.00
61054	MOUNT MORRIS	715	1.00
61057	NACHUSA	715	1.00
61059	NORA	715	1.00
61060	ORANGEVILLE	715	1.00
61061	OREGON	715	1.00
61062	PEARL CITY	715	1.00
61063	PECATONICA	715	1.60
61064	POLO	715	1.00
61065	POPLAR GROVE	715	1.60
61067	RIDOTT	715	1.00
61068	ROCHELLE	715	1.00
61070	ROCK CITY	715	1.00
61071	ROCK FALLS	715	1.00
61072	ROCKTON	715	1.60
61073	ROSCOE	715	1.60
61074	SAVANNA	715	1.00
61075	SCALES MOUND	715	1.00
61077	SEWARD	715	1.60
61078	SHANNON	715	1.00
61079	SHIRLAND	715	1.60
61080	SOUTH BELOIT	715	1.60
61081	STERLING	715	1.00
61084	STILLMAN VALLEY	715	1.00
61085	STOCKTON	715	1.00
61087	WARREN	715	1.00
61088	WINNEBAGO	715	1.60
61089	WINSLOW	715	1.00

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

61091	WOOSUNG	715	1.00
61101	ROCKFORD	708	1.60
61102	ROCKFORD	708	1.60
61103	ROCKFORD	708	1.60
61104	ROCKFORD	708	1.60
61105	ROCKFORD	708	1.60
61106	ROCKFORD	708	1.60
61107	ROCKFORD	708	1.60
61108	ROCKFORD	708	1.60
61109	ROCKFORD	708	1.60
61110	ROCKFORD	708	1.60
61111	LOVES PARK	715	1.60
61112	ROCKFORD	715	1.60
61114	ROCKFORD	708	1.60
61115	MACHESNEY PARK	715	1.60
61125	ROCKFORD	708	1.60
61126	ROCKFORD	708	1.60
61130	LOVES PARK	715	1.60
61131	LOVES PARK	715	1.60
61132	LOVES PARK	715	1.60
61201	ROCK ISLAND	708	1.15
61204	ROCK ISLAND	708	1.15
61230	ALBANY	715	1.00
61231	ALEDO	715	1.15
61232	ANDALUSIA	715	1.15
61233	ANDOVER	715	1.15
61234	ANNAWAN	715	1.15
61235	ATKINSON	715	1.15
61236	BARSTOW	715	1.15
61237	BUFFALO PRAIRIE	715	1.15
61238	CAMBRIDGE	715	1.15
61239	CARBON CLIFF	715	1.15
61240	COAL VALLEY	715	1.15
61241	COLONA	715	1.15
61242	CORDOVA	715	1.15
61243	DEER GROVE	715	1.00
61244	EAST MOLINE	715	1.15
61250	ERIE	715	1.00
61251	FENTON	715	1.00
61252	FULTON	715	1.00
61254	GENESEO	715	1.15
61256	HAMPTON	715	1.15

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

61257	HILLSDALE	715	1.15
61258	HOOPPOLE	715	1.15
61259	ILLINOIS CITY	715	1.15
61260	JOY	715	1.15
61261	LYNDON	715	1.00
61262	LYNN CENTER	715	1.15
61263	MATHERVILLE	715	1.15
61264	MILAN	715	1.15
61265	MOLINE	708	1.15
61266	MOLINE	708	1.15
61270	MORRISON	715	1.00
61272	NEW BOSTON	715	1.15
61273	ORION	715	1.15
61274	OSCO	715	1.15
61275	PORT BYRON	715	1.15
61276	PREEMPTION	715	1.15
61277	PROPHETSTOWN	715	1.00
61278	RAPIDS CITY	715	1.15
61279	REYNOLDS	715	1.15
61281	SHERRARD	715	1.15
61282	SILVIS	715	1.15
61283	TAMPICO	715	1.00
61284	TAYLOR RIDGE	715	1.15
61285	THOMSON	715	1.00
61299	ROCK ISLAND	708	1.15
61301	LA SALLE	715	1.15
61310	AMBOY	715	1.00
61311	ANCONA	715	1.15
61312	ARLINGTON	715	1.15
61313	BLACKSTONE	715	1.15
61314	BUDA	715	1.15
61315	BUREAU	715	1.15
61316	CEDAR POINT	715	1.15
61317	CHERRY	715	1.15
61318	COMPTON	715	1.00
61319	CORNELL	715	1.15
61320	DALZELL	715	1.15
61321	DANA	715	1.15
61322	DEPUE	715	1.15
61323	DOVER	715	1.15
61324	ELDNA	715	1.00
61325	GRAND RIDGE	715	1.15

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

61326	GRANVILLE	715	1.15
61327	HENNEPIN	715	1.15
61328	KASBEER	715	1.15
61329	LADD	715	1.15
61330	LA MOILLE	715	1.15
61331	LEE CENTER	715	1.00
61332	LEONORE	715	1.15
61333	LONG POINT	715	1.15
61334	LOSTANT	715	1.15
61335	MC NABB	715	1.15
61336	MAGNOLIA	715	1.15
61337	MALDEN	715	1.15
61338	MANLIUS	715	1.15
61340	MARK	715	1.15
61341	MARSEILLES	715	1.15
61342	MENDOTA	715	1.15
61344	MINERAL	715	1.15
61345	NEPONSET	715	1.15
61346	NEW BEDFORD	715	1.15
61348	OGLESBY	715	1.15
61349	OHIO	715	1.15
61350	OTTAWA	715	1.15
61353	PAW PAW	715	1.00
61354	PERU	715	1.15
61356	PRINCETON	715	1.15
61358	RUTLAND	715	1.15
61359	SEATONVILLE	715	1.15
61360	SENECA	715	1.15
61361	SHEFFIELD	715	1.15
61362	SPRING VALLEY	715	1.15
61363	STANDARD	715	1.15
61364	STREATOR	715	1.15
61367	SUBLETTE	715	1.00
61368	TISKILWA	715	1.15
61369	TOLUCA	715	1.15
61370	TONICA	715	1.15
61371	TRIUMPH	715	1.15
61372	TROY GROVE	715	1.15
61373	UTICA	715	1.15
61374	VAN ORIN	715	1.15
61375	VARNA	715	1.15
61376	WALNUT	715	1.15

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

61377	WENONA	715	1.15
61378	WEST BROOKLYN	715	1.00
61379	WYANET	715	1.15
61401	GALESBURG	715	1.15
61402	GALESBURG	715	1.15
61410	ABINGDON	715	1.15
61411	ADAIR	715	1.00
61412	ALEXIS	715	1.15
61413	ALPHA	715	1.15
61414	ALTONA	715	1.15
61415	AVON	715	1.00
61416	BARDOLPH	715	1.00
61417	BERWICK	715	1.15
61418	BIGGSVILLE	715	1.15
61419	BISHOP HILL	715	1.15
61420	BLANDINSVILLE	715	1.00
61421	BRADFORD	715	1.15
61422	BUSHNELL	715	1.00
61423	CAMERON	715	1.15
61424	CAMP GROVE	715	1.15
61425	CARMAN	715	1.15
61426	CASTLETON	715	1.15
61427	CUBA	715	1.00
61428	DAHINDA	715	1.15
61430	EAST GALESBURG	715	1.15
61431	ELLISVILLE	715	1.00
61432	FAIRVIEW	715	1.00
61433	FIATT	715	1.00
61434	GALVA	715	1.15
61435	GERLAW	715	1.15
61436	GILSON	715	1.15
61437	GLADSTONE	715	1.15
61438	GOOD HOPE	715	1.00
61439	HENDERSON	715	1.15
61440	INDUSTRY	715	1.00
61441	IPAVA	715	1.00
61442	KEITHSBURG	715	1.15
61443	KEWANEE	715	1.15
61447	KIRKWOOD	715	1.15
61448	KNOXVILLE	715	1.15
61449	LA FAYETTE	715	1.15
61450	LA HARPE	715	1.00

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

61451	LAURA	715	1.15
61452	LITTLETON	715	1.00
61453	LITTLE YORK	715	1.15
61454	LOMAX	715	1.15
61455	MACOMB	715	1.00
61458	MAQUON	715	1.15
61459	MARIETTA	715	1.00
61460	MEDIA	715	1.15
61462	MONMOUTH	715	1.15
61465	NEW WINDSOR	715	1.15
61466	NORTH HENDERSON	715	1.15
61467	ONEIDA	715	1.15
61468	OPHIEM	715	1.15
61469	OQUAWKA	715	1.15
61470	PRAIRIE CITY	715	1.00
61471	RARITAN	715	1.15
61472	RIO	715	1.15
61473	ROSEVILLE	715	1.15
61474	SAINT AUGUSTINE	715	1.15
61475	SCIOTA	715	1.00
61476	SEATON	715	1.15
61477	SMITHFIELD	715	1.00
61478	SMITHSHIRE	715	1.15
61479	SPEER	715	1.15
61480	STRONGHURST	715	1.15
61482	TABLE GROVE	715	1.00
61483	TOULON	715	1.15
61484	VERMONT	715	1.00
61485	VICTORIA	715	1.15
61486	VIOLA	715	1.15
61488	WATAGA	715	1.15
61489	WILLIAMSFIELD	715	1.15
61490	WOODHULL	715	1.15
61491	WYOMING	715	1.15
61501	ASTORIA	715	1.00
61516	BENSON	715	1.15
61517	BRIMFIELD	715	1.15
61519	BRYANT	715	1.00
61520	CANTON	715	1.00
61523	CHILLICOTHE	715	1.15
61524	DUNFERMLINE	715	1.00
61525	DUNLAP	715	1.15

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

61526	EDELSTEIN	715	1.15
61528	EDWARDS	715	1.15
61529	ELMWOOD	715	1.15
61530	EUREKA	715	1.15
61531	FARMINGTON	715	1.00
61532	FOREST CITY	715	1.00
61533	GLASFORD	715	1.15
61534	GREEN VALLEY	715	1.15
61535	GROVELAND	715	1.15
61536	HANNA CITY	715	1.15
61537	HENRY	715	1.15
61539	KINGSTON MINES	715	1.15
61540	LACON	715	1.15
61541	LA ROSE	715	1.15
61542	LEWISTOWN	715	1.00
61543	LIVERPOOL	715	1.00
61544	LONDON MILLS	715	1.00
61545	LOWPOINT	715	1.15
61546	MANITO	715	1.00
61547	MAPLETON	715	1.15
61548	METAMORA	715	1.15
61550	MORTON	715	1.15
61552	MOSSVILLE	715	1.15
61553	NORRIS	715	1.00
61554	PEKIN	715	1.15
61555	PEKIN	715	1.15
61558	PEKIN	715	1.15
61559	PRINCEVILLE	715	1.15
61560	PUTNAM	715	1.15
61561	ROANOKE	715	1.15
61562	ROME	715	1.15
61563	SAINT DAVID	715	1.00
61564	SOUTH PEKIN	715	1.15
61565	SPARLAND	715	1.15
61567	TOPEKA	715	1.00
61568	TREMONT	715	1.15
61569	TRIVOLI	715	1.15
61570	WASHBURN	715	1.15
61571	WASHINGTON	715	1.15
61572	YATES CITY	715	1.15
61601	PEORIA	708	1.15
61602	PEORIA	708	1.15

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

61603	PEORIA	708	1.15
61604	PEORIA	708	1.15
61605	PEORIA	708	1.15
61606	PEORIA	708	1.15
61607	PEORIA	715	1.15
61610	CREVE COEUR	715	1.15
61611	EAST PEORIA	715	1.15
61612	PEORIA	708	1.15
61613	PEORIA	708	1.15
61614	PEORIA	708	1.15
61615	PEORIA	708	1.15
61616	PEORIA HEIGHTS	715	1.15
61625	PEORIA	708	1.15
61629	PEORIA	708	1.15
61630	PEORIA	708	1.15
61633	PEORIA	708	1.15
61634	PEORIA	708	1.15
61635	EAST PEORIA	715	1.15
61636	PEORIA	708	1.15
61637	PEORIA	708	1.15
61638	PEORIA	708	1.15
61639	PEORIA	780	1.15
61641	PEORIA	715	1.15
61643	PEORIA	708	1.15
61650	PEORIA	708	1.15
61651	PEORIA	708	1.15
61652	PEORIA	708	1.15
61653	PEORIA	708	1.15
61654	PEORIA	708	1.15
61655	PEORIA	708	1.15
61656	PEORIA	708	1.15
61701	BLOOMINGTON	715	1.15
61702	BLOOMINGTON	715	1.15
61704	BLOOMINGTON	715	1.15
61705	BLOOMINGTON	715	1.15
61709	BLOOMINGTON	715	1.15
61710	BLOOMINGTON	715	1.15
61720	ANCHOR	715	1.15
61721	ARMINGTON	715	1.15
61722	ARROWSMITH	715	1.15
61723	ATLANTA	715	1.15
61724	BELLFLOWER	715	1.15

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

61725	CARLOCK	715	1.15
61726	CHENOA	715	1.15
61727	CLINTON	715	1.15
61728	COLFAX	715	1.15
61729	CONGERVILLE	715	1.15
61730	COOKSVILLE	715	1.15
61731	CROPSEY	715	1.15
61732	DANVERS	715	1.15
61733	DEER CREEK	715	1.15
61734	DELAVAN	715	1.15
61735	DEWITT	715	1.15
61736	DOWNS	715	1.15
61737	ELLSWORTH	715	1.15
61738	EL PASO	715	1.15
61739	FAIRBURY	715	1.15
61740	FLANAGAN	715	1.15
61741	FORREST	715	1.15
61742	GOODFIELD	715	1.15
61743	GRAYMONT	715	1.15
61744	GRIDLEY	715	1.15
61745	HEYWORTH	715	1.15
61747	HOPEDALE	715	1.15
61748	HUDSON	715	1.15
61749	KENNEY	715	1.15
61750	LANE	715	1.15
61751	LAWNDALE	715	1.15
61752	LE ROY	715	1.15
61753	LEXINGTON	715	1.15
61754	MC LEAN	715	1.15
61755	MACKINAW	715	1.15
61756	MAROA	715	1.00
61758	MERNA	715	1.15
61759	MINIER	715	1.15
61760	MINONK	715	1.15
61761	NORMAL	715	1.15
61764	PONTIAC	715	1.15
61769	SAUNEMIN	715	1.15
61770	SAYBROOK	715	1.15
61771	SECOR	715	1.15
61772	SHIRLEY	715	1.15
61773	SIBLEY	715	1.00
61774	STANFORD	715	1.15

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

61775	STRAWN	715	1.15
61776	TOWANDA	715	1.15
61777	WAPPELLA	715	1.15
61778	WAYNESVILLE	715	1.15
61790	NORMAL	715	1.15
61791	BLOOMINGTON	715	1.15
61799	BLOOMINGTON	715	1.15
61801	URBANA	715	1.15
61802	URBANA	715	1.15
61803	URBANA	715	1.15
61810	ALLERTON	715	1.00
61811	ALVIN	715	1.00
61812	ARMSTRONG	715	1.00
61813	BEMENT	715	1.15
61814	BISMARCK	715	1.00
61815	BONDVILLE	715	1.15
61816	BROADLANDS	715	1.15
61817	CATLIN	715	1.00
61818	CERRO GORDO	715	1.15
61820	CHAMPAIGN	715	1.15
61821	CHAMPAIGN	715	1.15
61822	CHAMPAIGN	715	1.15
61824	CHAMPAIGN	715	1.15
61825	CHAMPAIGN	715	1.15
61826	CHAMPAIGN	715	1.15
61830	CISCO	715	1.15
61831	COLLISON	715	1.00
61832	DANVILLE	715	1.00
61833	TILTON	715	1.00
61834	DANVILLE	715	1.00
61839	DE LAND	715	1.15
61840	DEWEY	715	1.15
61841	FAIRMOUNT	715	1.00
61842	FARMER CITY	715	1.15
61843	FISHER	715	1.15
61844	FITHIAN	715	1.00
61845	FOOSLAND	715	1.15
61846	GEORGETOWN	715	1.00
61847	GIFFORD	715	1.15
61848	HENNING	715	1.00
61849	HOMER	715	1.15
61850	INDIANOLA	715	1.00

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

61851	IVESDALE	715	1.15
61852	LONGVIEW	715	1.15
61853	MAHOMET	715	1.15
61854	MANSFIELD	715	1.15
61855	MILMINE	715	1.15
61856	MONTICELLO	715	1.15
61857	MUNCIE	715	1.00
61858	OAKWOOD	715	1.00
61859	OGDEN	715	1.15
61862	PENFIELD	715	1.15
61863	PESOTUM	715	1.15
61864	PHILO	715	1.15
61865	POTOMAC	715	1.00
61866	RANTOUL	715	1.15
61870	RIDGE FARM	715	1.00
61871	ROYAL	715	1.15
61872	SADORUS	715	1.15
61873	SAINT JOSEPH	715	1.15
61874	SAVOY	715	1.15
61875	SEYMOUR	715	1.15
61876	SIDELL	715	1.00
61877	SIDNEY	715	1.15
61878	THOMASBORO	715	1.15
61880	TOLONO	715	1.15
61882	WELDON	715	1.15
61883	WESTVILLE	715	1.00
61884	WHITE HEATH	715	1.15
61910	ARCOLA	715	1.00
61911	ARTHUR	715	1.00
61912	ASHMORE	715	1.00
61913	ATWOOD	715	1.00
61914	BETHANY	715	1.15
61917	BROCTON	715	1.00
61919	CAMARGO	715	1.00
61920	CHARLESTON	715	1.00
61924	CHRISMAN	715	1.00
61925	DALTON CITY	715	1.15
61928	GAYS	715	1.15
61929	HAMMOND	715	1.15
61930	HINDSBORO	715	1.00
61931	HUMBOLDT	715	1.00
61932	HUME	715	1.00

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

61933	KANSAS	715	1.00
61936	LA PLACE	715	1.15
61937	LOVINGTON	715	1.15
61938	MATTOON	715	1.00
61940	METCALF	715	1.00
61941	MURDOCK	715	1.00
61942	NEWMAN	715	1.00
61943	OAKLAND	715	1.00
61944	PARIS	715	1.00
61949	REDMON	715	1.00
61951	SULLIVAN	715	1.15
61953	TUSCOLA	715	1.00
61955	VERMILION	715	1.00
61956	VILLA GROVE	715	1.00
61957	WINDSOR	715	1.00
62001	ALHAMBRA	715	1.00
62002	ALTON	715	1.00
62006	BATCHTOWN	715	1.00
62009	BENLD	715	1.00
62010	BETHALTO	715	1.00
62011	BINGHAM	715	1.00
62012	BRIGHTON	715	1.00
62013	BRUSSELS	715	1.00
62014	BUNKER HILL	715	1.00
62015	BUTLER	715	1.00
62016	CARROLLTON	715	1.00
62017	COFFEEN	715	1.00
62018	COTTAGE HILLS	715	1.00
62019	DONNELLSON	715	1.00
62021	DORSEY	715	1.00
62022	DOW	715	1.00
62023	EAGARVILLE	715	1.00
62024	EAST ALTON	715	1.00
62025	EDWARDSVILLE	715	1.00
62026	EDWARDSVILLE	715	1.00
62027	ELDRED	715	1.00
62028	ELSAH	715	1.00
62030	FIDELITY	715	1.00
62031	FIELDON	715	1.00
62032	FILLMORE	715	1.00
62033	GILLESPIE	715	1.00
62034	GLEN CARBON	715	1.00

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

62035	GODFREY	715	1.00
62036	GOLDEN EAGLE	715	1.00
62037	GRAFTON	715	1.00
62040	GRANITE CITY	704	1.00
62044	GREENFIELD	715	1.00
62045	HAMBURG	715	1.00
62046	HAMEL	715	1.00
62047	HARDIN	715	1.00
62048	HARTFORD	715	1.00
62049	HILLSBORO	715	1.00
62050	HILLVIEW	715	1.00
62051	IRVING	715	1.00
62052	JERSEYVILLE	715	1.00
62053	KAMPSVILLE	715	1.00
62054	KANE	715	1.00
62056	LITCHFIELD	715	1.00
62058	LIVINGSTON	715	1.00
62059	LOVEJOY	704	1.00
62060	MADISON	704	1.00
62061	MARINE	715	1.00
62062	MARYVILLE	715	1.00
62063	MEDORA	715	1.00
62065	MICHAEL	715	1.00
62067	MORO	715	1.00
62069	MOUNT OLIVE	715	1.00
62070	MOZIER	715	1.00
62071	NATIONAL STOCK YARDS	704	1.00
62074	NEW DOUGLAS	715	1.00
62075	NOKOMIS	715	1.00
62076	OHLMAN	715	1.00
62077	PANAMA	715	1.00
62078	PATTERSON	715	1.00
62079	PIASA	715	1.00
62080	RAMSEY	715	1.00
62081	ROCKBRIDGE	715	1.00
62082	ROODHOUSE	715	1.00
62083	ROSAMOND	715	1.00
62084	ROXANA	715	1.00
62085	SAWYERVILLE	715	1.00
62086	SORENTO	715	1.00
62087	SOUTH ROXANA	715	1.00
62088	STAUNTON	715	1.00

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

62089	TAYLOR SPRINGS	715	1.00
62090	VENICE	704	1.00
62091	WALSHVILLE	715	1.00
62092	WHITE HALL	715	1.00
62093	WILSONVILLE	715	1.00
62094	WITT	715	1.00
62095	WOOD RIVER	715	1.00
62097	WORDEN	715	1.00
62098	WRIGHTS	715	1.00
62201	EAST SAINT LOUIS	704	1.00
62202	EAST SAINT LOUIS	704	1.00
62203	EAST SAINT LOUIS	704	1.00
62204	EAST SAINT LOUIS	704	1.00
62205	EAST SAINT LOUIS	704	1.00
62206	EAST SAINT LOUIS	715	1.00
62207	EAST SAINT LOUIS	704	1.00
62208	FAIRVIEW HEIGHTS	715	1.00
62214	ADDIEVILLE	715	1.00
62215	ALBERS	715	1.00
62216	AVISTON	715	1.00
62217	BALDWIN	715	1.00
62218	BARTELSON	715	1.00
62219	BECKEMEYER	715	1.00
62220	BELLEVILLE	715	1.00
62221	BELLEVILLE	715	1.00
62222	BELLEVILLE	715	1.00
62223	BELLEVILLE	715	1.00
62225	SCOTT AIR FORCE BASE	715	1.00
62226	BELLEVILLE	715	1.00
62230	BREESE	715	1.00
62231	CARLYLE	715	1.00
62232	CASEYVILLE	715	1.00
62233	CHESTER	715	1.00
62234	COLLINSVILLE	715	1.00
62236	COLUMBIA	715	1.00
62237	COULTERVILLE	715	1.00
62238	CUTLER	716	1.15
62239	DUPO	715	1.00
62240	EAST CARONDELET	715	1.00
62241	ELLIS GROVE	715	1.00
62242	EVANSVILLE	715	1.00
62243	FREEBURG	715	1.00

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

62244	FULTS	715	1.00
62245	GERMANTOWN	715	1.00
62246	GREENVILLE	715	1.00
62248	HECKER	715	1.00
62249	HIGHLAND	715	1.00
62250	HOFFMAN	715	1.00
62252	HUEY	715	1.00
62253	KEYESPORT	715	1.00
62254	LEBANON	715	1.00
62255	LENZBURG	715	1.00
62256	MAEYSTOWN	715	1.00
62257	MARISSA	715	1.00
62258	MASCOUTAH	715	1.00
62259	MENARD	715	1.00
62260	MILLSTADT	715	1.00
62261	MODOC	715	1.00
62262	MULBERRY GROVE	715	1.00
62263	NASHVILLE	715	1.00
62264	NEW ATHENS	715	1.00
62265	NEW BADEN	715	1.00
62266	NEW MEMPHIS	715	1.00
62268	OAKDALE	715	1.00
62269	O FALLON	715	1.00
62271	OKAWVILLE	715	1.00
62272	PERCY	715	1.00
62273	PIERRON	715	1.00
62274	PINCKNEYVILLE	716	1.00
62275	POCAHONTAS	715	1.00
62277	PRAIRIE DU ROCHER	715	1.00
62278	RED BUD	715	1.00
62279	RENAULT	715	1.00
62280	ROCKWOOD	716	1.00
62281	SAINT JACOB	715	1.00
62282	SAINT LIBORY	715	1.00
62284	SMITHBORO	715	1.00
62285	SMITHTON	715	1.00
62286	SPARTA	715	1.00
62288	STEELEVILLE	715	1.00
62289	SUMMERFIELD	715	1.00
62292	TILDEN	715	1.00
62293	TRENTON	715	1.00
62294	TROY	715	1.00

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

62295	VALMEYER	715	1.00
62297	WALSH	715	1.00
62298	WATERLOO	715	1.00
62301	QUINCY	715	1.00
62305	QUINCY	715	1.15
62306	QUINCY	715	1.00
62311	AUGUSTA	715	1.00
62312	BARRY	715	1.00
62313	BASCO	715	1.00
62314	BAYLIS	715	1.00
62316	BOWEN	715	1.00
62319	CAMDEN	715	1.00
62320	CAMP POINT	715	1.00
62321	CARTHAGE	715	1.00
62323	CHAMBERSBURG	715	1.00
62324	CLAYTON	715	1.00
62325	COATSBURG	715	1.00
62326	COLCHESTER	715	1.00
62329	COLUSA	715	1.00
62330	DALLAS CITY	715	1.00
62334	ELVASTON	715	1.00
62336	FERRIS	715	1.00
62338	FOWLER	715	1.00
62339	GOLDEN	715	1.00
62340	GRIGGSVILLE	715	1.00
62341	HAMILTON	715	1.00
62343	HULL	715	1.00
62344	HUNTSVILLE	715	1.00
62345	KINDERHOOK	715	1.00
62346	LA PRAIRIE	715	1.00
62347	LIBERTY	715	1.00
62348	LIMA	715	1.00
62349	LORAIN	715	1.00
62351	MENDON	715	1.00
62352	MILTON	715	1.00
62353	MOUNT STERLING	715	1.00
62354	NAUVOO	715	1.00
62355	NEBO	715	1.00
62356	NEW CANTON	715	1.00
62357	NEW SALEM	715	1.00
62358	NIOTA	715	1.00
62359	PALOMA	715	1.00

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

62360	PAYSON	715	1.00
62361	PEARL	715	1.00
62362	PERRY	715	1.00
62363	PITTSFIELD	715	1.00
62365	PLAINVILLE	715	1.00
62366	PLEASANT HILL	715	1.00
62367	PLYMOUTH	715	1.00
62370	ROCKPORT	715	1.00
62373	SUTTER	715	1.00
62374	TENNESSEE	715	1.00
62375	TIMEWELL	715	1.00
62376	URSA	715	1.00
62378	VERSAILLES	715	1.00
62379	WARSAW	715	1.00
62380	WEST POINT	715	1.00
62401	EFFINGHAM	715	1.00
62410	ALLENDALE	715	1.00
62411	ALTAMONT	715	1.00
62413	ANNAPOLIS	715	1.00
62414	BEECHER CITY	715	1.00
62417	BRIDGEPORT	715	1.00
62418	BROWNSTOWN	715	1.00
62419	CALHOUN	715	1.00
62420	CASEY	715	1.00
62421	CLAREMONT	715	1.00
62422	COWDEN	715	1.00
62423	DENNISON	715	1.00
62424	DIETERICH	715	1.00
62425	DUNDAS	715	1.00
62426	EDGEWOOD	715	1.00
62427	FLAT ROCK	715	1.00
62428	GREENUP	715	1.00
62431	HERRICK	715	1.00
62432	HIDALGO	715	1.00
62433	HUTSONVILLE	715	1.00
62434	INGRAHAM	715	1.00
62436	JEWETT	715	1.00
62438	LAKESWOOD	715	1.00
62439	LAWRENCEVILLE	715	1.00
62440	LERNA	715	1.00
62441	MARSHALL	715	1.00
62442	MARTINSVILLE	715	1.00

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

62443	MASON	715	1.00
62444	MODE	715	1.00
62445	MONTROSE	715	1.00
62446	MOUNT ERIE	715	1.00
62447	NEOGA	715	1.00
62448	NEWTON	715	1.00
62449	OBLONG	715	1.00
62450	OLNEY	715	1.00
62451	PALESTINE	715	1.00
62452	PARKERSBURG	715	1.00
62454	ROBINSON	715	1.00
62458	SAINT ELMO	715	1.00
62459	SAINTE MARIE	715	1.00
62460	SAINT FRANCISVILLE	715	1.00
62461	SHUMWAY	715	1.00
62462	SIGEL	715	1.00
62463	STEWARDSON	715	1.00
62464	STOY	715	1.00
62465	STRASBURG	715	1.00
62466	SUMNER	715	1.00
62467	TEUTOPOLIS	715	1.00
62468	TOLEDO	715	1.00
62469	TRILLA	715	1.00
62471	VANDALIA	715	1.00
62473	WATSON	715	1.00
62474	WESTFIELD	715	1.00
62475	WEST LIBERTY	715	1.00
62476	WEST SALEM	715	1.00
62477	WEST UNION	715	1.00
62478	WEST YORK	715	1.00
62479	WHEELER	715	1.00
62480	WILLOW HILL	715	1.00
62481	YALE	715	1.00
62501	ARGENTA	715	1.00
62510	ASSUMPTION	715	1.00
62512	BEASON	715	1.15
62513	BLUE MOUND	715	1.00
62514	BOODY	715	1.00
62515	BUFFALO	715	1.00
62517	BULPITT	715	1.00
62518	CHESTNUT	715	1.15
62519	CORNLAND	715	1.15

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

62520	DAWSON	715	1.00
62521	DECATUR	715	1.00
62522	DECATUR	715	1.00
62523	DECATUR	715	1.00
62524	DECATUR	715	1.00
62525	DECATUR	715	1.00
62526	DECATUR	715	1.00
62530	DIVERNON	715	1.00
62531	EDINBURG	715	1.00
62532	ELWIN	715	1.00
62533	FARMERSVILLE	715	1.00
62534	FINDLAY	715	1.00
62535	FORSYTH	715	1.00
62536	GLENARM	715	1.00
62537	HARRISTOWN	715	1.00
62538	HARVEL	715	1.00
62539	ILLIOPOLIS	715	1.00
62540	KINCAID	715	1.00
62541	LAKE FORK	715	1.15
62543	LATHAM	715	1.15
62544	MACON	715	1.00
62545	MECHANICSBURG	715	1.00
62546	MORRISONVILLE	715	1.00
62547	MOUNT AUBURN	715	1.00
62548	MOUNT PULASKI	715	1.15
62549	MT ZION	715	1.00
62550	MOWEAQUA	715	1.00
62551	NIANTIC	715	1.00
62553	OCONEE	715	1.00
62554	OREANA	715	1.00
62555	OWANECO	715	1.00
62556	PALMER	715	1.00
62557	PANA	715	1.00
62558	PAWNEE	715	1.00
62560	RAYMOND	715	1.00
62561	RIVERTON	715	1.00
62563	ROCHESTER	715	1.00
62565	SHELBYVILLE	715	1.00
62567	STONINGTON	715	1.00
62568	TAYLORVILLE	715	1.00
62570	TOVEY	715	1.00
62571	TOWER HILL	715	1.00

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

62572	WAGGONER	715	1.00
62573	WARRENSBURG	715	1.00
62601	ALEXANDER	715	1.00
62610	ALSEY	715	1.00
62611	ARENZVILLE	715	1.00
62612	ASHLAND	715	1.00
62613	ATHENS	715	1.00
62615	AUBURN	715	1.00
62617	BATH	715	1.00
62618	BEARDSTOWN	715	1.00
62621	BLUFFS	715	1.00
62622	BLUFF SPRINGS	715	1.00
62624	BROWNING	715	1.00
62625	CANTRALL	715	1.00
62626	CARLINVILLE	715	1.00
62627	CHANDLERVILLE	715	1.00
62628	CHAPIN	715	1.00
62629	CHATHAM	715	1.00
62630	CHESTERFIELD	715	1.00
62631	CONCORD	715	1.00
62633	EASTON	715	1.00
62634	ELKHART	715	1.15
62635	EMDEN	715	1.15
62638	FRANKLIN	715	1.00
62639	FREDERICK	715	1.00
62640	GIRARD	715	1.00
62642	GREENVIEW	715	1.00
62643	HARTSBURG	715	1.15
62644	HAVANA	715	1.00
62649	HETTICK	715	1.00
62650	JACKSONVILLE	715	1.00
62651	JACKSONVILLE	715	1.00
62655	KILBOURNE	715	1.00
62656	LINCOLN	715	1.15
62659	LINCOLNS NEW SALEM	715	1.00
62660	LITERBERRY	715	1.00
62661	LOAMI	715	1.00
62662	LOWDER	715	1.00
62663	MANCHESTER	715	1.00
62664	MASON CITY	715	1.00
62665	MEREDOSIA	715	1.00
62666	MIDDLETOWN	715	1.15

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

62667	MODESTO	715	1.00
62668	MURRAYVILLE	715	1.00
62670	NEW BERLIN	715	1.00
62671	NEW HOLLAND	715	1.15
62672	NILWOOD	715	1.00
62673	OAKFORD	715	1.00
62674	PALMYRA	715	1.00
62675	PETERSBURG	715	1.00
62677	PLEASANT PLAINS	715	1.00
62681	RUSHVILLE	715	1.00
62682	SAN JOSE	715	1.00
62683	SCOTTVILLE	715	1.00
62684	SHERMAN	715	1.00
62685	SHIPMAN	715	1.00
62688	TALLULA	715	1.00
62689	THAYER	715	1.00
62690	VIRDEN	715	1.00
62691	VIRGINIA	715	1.00
62692	WAVERLY	715	1.00
62693	WILLIAMSVILLE	715	1.00
62694	WINCHESTER	715	1.00
62695	WOODSON	715	1.00
62701	SPRINGFIELD	708	1.00
62702	SPRINGFIELD	708	1.00
62703	SPRINGFIELD	708	1.00
62704	SPRINGFIELD	708	1.00
62705	SPRINGFIELD	708	1.00
62706	SPRINGFIELD	708	1.00
62707	SPRINGFIELD	715	1.00
62708	SPRINGFIELD	708	1.00
62711	SPRINGFIELD	715	1.00
62712	SPRINGFIELD	708	1.00
62715	SPRINGFIELD	708	1.00
62716	SPRINGFIELD	708	1.00
62719	SPRINGFIELD	708	1.00
62722	SPRINGFIELD	708	1.00
62723	SPRINGFIELD	708	1.00
62726	SPRINGFIELD	708	1.00
62736	SPRINGFIELD	708	1.00
62739	SPRINGFIELD	708	1.00
62756	SPRINGFIELD	708	1.00
62757	SPRINGFIELD	708	1.00

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

62761	SPRINGFIELD	708	1.00
62762	SPRINGFIELD	708	1.00
62763	SPRINGFIELD	708	1.00
62764	SPRINGFIELD	708	1.00
62765	SPRINGFIELD	708	1.00
62766	SPRINGFIELD	708	1.00
62767	SPRINGFIELD	708	1.00
62769	SPRINGFIELD	708	1.00
62776	SPRINGFIELD	708	1.00
62777	SPRINGFIELD	708	1.00
62781	SPRINGFIELD	708	1.00
62786	SPRINGFIELD	708	1.00
62791	SPRINGFIELD	708	1.00
62794	SPRINGFIELD	708	1.00
62796	SPRINGFIELD	780	1.00
62801	CENTRALIA	715	1.00
62803	HOYLETON	715	1.00
62806	ALBION	715	1.00
62807	ALMA	715	1.00
62808	ASHLEY	715	1.00
62809	BARNHILL	715	1.00
62810	BELLE RIVE	715	1.00
62811	BELLMONT	715	1.00
62812	BENTON	716	1.00
62814	BLUFORD	715	1.00
62815	BONE GAP	715	1.00
62816	BONNIE	715	1.00
62817	BROUGHTON	716	1.00
62818	BROWNS	715	1.00
62819	BUCKNER	716	1.00
62820	BURNT PRAIRIE	716	1.00
62821	CARMI	716	1.00
62822	CHRISTOPHER	716	1.00
62823	CISNE	715	1.00
62824	CLAY CITY	715	1.00
62825	COELLO	716	1.00
62827	CROSSVILLE	716	1.00
62828	DAHLGREN	716	1.00
62829	DALE	716	1.00
62830	DIX	715	1.00
62831	DU BOIS	715	1.00
62832	DU QUOIN	716	1.00

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

62833	ELLERY	715	1.00
62834	EMMA	716	1.00
62835	ENFIELD	716	1.00
62836	EWING	716	1.00
62837	FAIRFIELD	715	1.00
62838	FARINA	715	1.00
62839	FLORA	715	1.00
62840	FRANKFORT HEIGHTS	716	1.00
62841	FREEMAN SPUR	716	1.00
62842	GEFF	715	1.00
62843	GOLDEN GATE	715	1.00
62844	GRAYVILLE	715	1.00
62846	INA	715	1.00
62848	IRVINGTON	715	1.00
62849	IUKA	715	1.00
62850	JOHNSONVILLE	715	1.00
62851	KEENES	715	1.00
62852	KEENSBURG	715	1.00
62853	KELL	715	1.00
62854	KINMUNDY	715	1.00
62856	LOGAN	716	1.00
62858	LOUISVILLE	715	1.00
62859	MC LEANSBORO	716	1.00
62860	MACEDONIA	716	1.00
62861	MAUNIE	716	1.00
62862	MILL SHOALS	716	1.00
62863	MOUNT CARMEL	715	1.00
62864	MOUNT VERNON	715	1.00
62865	MULKEYTOWN	716	1.00
62866	NASON	715	1.00
62867	NEW HAVEN	716	1.00
62868	NOBLE	715	1.00
62869	NORRIS CITY	716	1.00
62870	ODIN	715	1.00
62871	OMAHA	716	1.00
62872	OPDYKE	715	1.00
62874	ORIENT	716	1.00
62875	PATOKA	715	1.00
62876	RADOM	715	1.00
62877	RICHVIEW	715	1.00
62878	RINARD	715	1.00
62879	SAILOR SPRINGS	715	1.00

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

62880	SAINT PETER	715	1.00
62881	SALEM	715	1.00
62882	SANDOVAL	715	1.00
62883	SCHELLER	715	1.00
62884	SESSER	716	1.00
62885	SHOBONIER	715	1.00
62886	SIMS	715	1.00
62887	SPRINGERTON	716	1.00
62888	TAMAROA	716	1.00
62889	TEXICO	715	1.00
62890	THOMPSONVILLE	716	1.00
62891	VALIER	716	1.00
62892	VERNON	715	1.00
62893	WALNUT HILL	715	1.00
62894	WALTONVILLE	715	1.00
62895	WAYNE CITY	715	1.00
62896	WEST FRANKFORT	716	1.00
62897	WHITTINGTON	716	1.00
62898	WOODLAWN	715	1.00
62899	XENIA	715	1.00
62901	CARBONDALE	716	1.00
62902	CARBONDALE	716	1.00
62903	CARBONDALE	716	1.00
62905	ALTO PASS	716	1.00
62906	ANNA	716	1.00
62907	AVA	716	1.00
62908	BELKNAP	716	1.00
62909	BOLES	716	1.00
62910	BROOKPORT	716	1.00
62912	BUNCOMBE	716	1.00
62914	CAIRO	716	1.00
62915	CAMBRIA	716	1.00
62916	CAMPBELL HILL	716	1.00
62917	CARRIER MILLS	716	1.00
62918	CARTERVILLE	716	1.00
62919	CAVE IN ROCK	716	1.00
62920	COBDEN	716	1.00
62921	COLP	716	1.00
62922	CREAL SPRINGS	716	1.00
62923	CYPRESS	716	1.00
62924	DE SOTO	716	1.00
62926	DONGOLA	716	1.00

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

62927	DOWELL	716	1.00
62928	EDDYVILLE	716	1.00
62930	ELDORADO	716	1.00
62931	ELIZABETHTOWN	716	1.00
62932	ELKVILLE	716	1.00
62933	ENERGY	716	1.00
62934	EQUALITY	716	1.00
62935	GALATIA	716	1.00
62938	GOLCONDA	716	1.00
62939	GOREVILLE	716	1.00
62940	GORHAM	716	1.00
62941	GRAND CHAIN	716	1.00
62942	GRAND TOWER	716	1.00
62943	GRANTSBURG	716	1.00
62946	HARRISBURG	716	1.00
62947	HEROD	716	1.00
62948	HERRIN	716	1.00
62949	HURST	716	1.00
62950	JACOB	716	1.00
62951	JOHNSTON CITY	716	1.00
62952	JONESBORO	716	1.00
62953	JOPPA	716	1.00
62954	JUNCTION	716	1.00
62956	KARNAK	716	1.00
62957	MC CLURE	716	1.00
62958	MAKANDA	716	1.00
62959	MARION	716	1.00
62960	METROPOLIS	716	1.00
62961	MILLCREEK	716	1.00
62962	MILLER CITY	716	1.00
62963	MOUND CITY	716	1.00
62964	MOUNDS	716	1.00
62965	MUDDY	716	1.00
62966	MURPHYSBORO	716	1.00
62967	NEW BURNSIDE	716	1.00
62969	OLIVE BRANCH	716	1.00
62970	OLMSTED	716	1.00
62972	OZARK	716	1.00
62973	PERKS	716	1.00
62974	PITTSBURG	716	1.00
62975	POMONA	716	1.00
62976	PULASKI	716	1.00

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

62977	RALEIGH	716	1.00
62979	RIDGWAY	716	1.00
62982	ROSICLARE	716	1.00
62983	ROYALTON	716	1.00
62984	SHAWNEETOWN	716	1.00
62985	SIMPSON	716	1.00
62987	STONEFORT	716	1.00
62988	TAMMS	716	1.00
62990	THEBES	716	1.00
62992	ULLIN	716	1.00
62993	UNITY	716	1.00
62994	VERGENNES	716	1.00
62995	VIENNA	716	1.00
62996	VILLA RIDGE	716	1.00
62997	WILLISVILLE	715	1.00
62998	WOLF LAKE	716	1.00
62999	ZEIGLER	716	1.00
63673	SAINT MARY	715	1.00