



WISCONSIN

BUSINESSOWNERS PACKAGE

MANUAL

**MADISON MUTUAL INSURANCE COMPANY (WI)
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 15 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

Form #	Edition Date	Name
BP 00 03	07 13	Businessowners Coverage Form
BP 01 27	11 18	Wisconsin Changes
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 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 92	07 02	Total Pollution Exclusion
BP 04 93	01 06	Total Pollution Exclusion with a Building Heating Equipment Exception and a Hostile Fire Exception
BP 05 01	07 02	Calculation of Premium
BP 05 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 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
BP 07 76	07 13	Apartment Buildings – Loss or Damage to Tenants' Autos (Legal Liability Coverage)

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BP 07 83	07 13	Photography
BP 08 01	07 13	Barber Shops and Hair Salons Professional Liability
BP 08 03	07 13	Optical and Hearing Aid Establishments
BP 08 05	01 10	Veterinarians Professional Liability
BP 08 07	07 13	Pharmacists
BP 10 03	07 13	Earthquake
BP 10 68	11 11	Wisconsin – Hired Auto and Non-Owned Auto Liability
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 86	07 13	Communicable Disease Exclusion
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 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 27 – Wisconsin 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 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 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.

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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.

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.

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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.

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.

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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.

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%.

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

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

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

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

BP 04 92 – Total Pollution Exclusion

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

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

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

BP 05 01 – Calculation of Premium

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

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 07 01 – Contractors' Installation, Tools and Equipment Coverage

1. Level: Policy
2. Type: Property
3. Eligibility: Mandatory for policies insuring at least one building with a Risk Type of Contractors. Not allowed otherwise.
4. 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 established a property damage liability deductible.

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

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

BP 07 12 – Self-Storage Facilities

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

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

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

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

BP 07 83 – Photography

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

BP 08 01 – Barber Shops and Hair Salons Professional Liability

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

BP 08 03 – Optical and Hearing Aid Establishments

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

BP 08 05 – Veterinarians Professional Liability

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

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BP 08 07 – Pharmacists

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

BP 10 03 – Earthquake

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

BP 10 68 – Wisconsin – Hired Auto and Non-Owned Auto Liability

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

BP 12 02 – Fire Department Service Contract

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

BP 12 03 – Loss Payable Clauses

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

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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 16 years or older. Optional otherwise.
4. Description: This endorsement changes the Loss Payment Property Loss Condition to provide that loss or damage to roof surfacing caused by windstorm or hail will be settled on an actual cash value basis rather than a replacement cost basis.

BP 14 05 – Additional Insured – Grantor of Franchise

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

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

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

BP 14 22 – Exclusion – Products-Completed Operations Hazard

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

BP 14 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.

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BP 14 86 – Communicable Disease Exclusion

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

BP 14 91 – Amendment of Personal and Advertising Injury Definition

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

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

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

BP 15 60 – Cyber Incident Exclusion

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

BP 17 02 – Condominium Commercial Unit-Owners Coverage

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

BP 17 03 – Condominium Commercial Unit-Owners Optional Coverages

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

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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	0.044
Occupant	Limit of Insurance (\$00s)	702	0.025
Occupant	Limit of Insurance (\$00s)	703	0.038
Occupant	Limit of Insurance (\$00s)	704	0.013
Occupant	Annual Gross Sales (\$000s)	701	0.895
Occupant	Annual Gross Sales (\$000s)	702	0.776
Occupant	Annual Gross Sales (\$000s)	703	0.766
Occupant	Annual Gross Sales (\$000s)	704	0.621
Occupant	Annual Payroll (\$000s)	701	7.622
Occupant	Annual Payroll (\$000s)	702	7.694
Occupant	Annual Payroll (\$000s)	703	7.509
Occupant	Annual Payroll (\$000s)	704	7.051
Lessors	Limit of Insurance (\$00s)	701	0.014
Lessors	Limit of Insurance (\$00s)	702	0.010
Lessors	Limit of Insurance (\$00s)	703	0.014
Lessors	Limit of Insurance (\$00s)	704	0.004

Coverage	Territory	Base Rate
Building	701	0.377
Building	702	0.279
Building	703	0.161
Building	704	0.126
BPP	701	0.282
BPP	702	0.315
BPP	703	0.207
BPP	704	0.143

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Property Rate Number

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

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

Building Construction

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

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

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Building Limit

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

Territory	Limit of Insurance Relativity Group
701	B
702	C
703	C
704	C

Building Limit	Group B Factor	Group C Factor
<= \$50,000	1.142	1.330
\$75,000	1.115	1.223
\$100,000	1.080	1.153
\$125,000	1.053	1.101
\$150,000	1.032	1.061
\$175,000	1.015	1.028
\$200,000	1.000	1.000
\$225,000	0.935	0.976
\$250,000	0.881	0.955
\$275,000	0.834	0.921
\$300,000	0.794	0.890
\$325,000	0.759	0.863
\$350,000	0.727	0.839
\$375,000	0.699	0.817
\$400,000	0.674	0.796
\$425,000	0.651	0.778
\$450,000	0.630	0.761
\$475,000	0.611	0.745
\$500,000	0.594	0.731
\$550,000	0.562	0.704
\$600,000	0.535	0.681
\$650,000	0.511	0.660
\$700,000	0.490	0.641
\$750,000	0.471	0.625
\$800,000	0.454	0.609
\$850,000	0.439	0.595
\$900,000	0.425	0.582
\$950,000	0.412	0.570
>= \$1,000,000	0.400	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 1.537.

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	Apartments & Apartment Condominiums	\$0.654	\$0.024
701	Office & Office Condominiums	\$0.475	\$0.024
701	All Other	\$0.594	\$0.024
702, 703, 704	Apartments & Apartment Condominiums	\$0.335	\$0.012
702, 703, 704	Office & Office Condominiums	\$0.244	\$0.012
702, 703, 704	All Other	\$0.305	\$0.012

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 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.

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- Add the results of each combination from (1).

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

BP 04 15 – Spoilage Coverage

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

- 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:
 - Determine the base premium for the building's Building Type,
 - multiply the result of (1.a) by the loss cost multiplier, and
 - round the result of (1.b) to the nearest dollar.
- 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

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

BP 04 41 Factor
0.01

BP 04 46 – Ordinance or Law Coverage

- This endorsement is separated into three separate coverages, which are available in the following combinations (determined per building):

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

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

BP 04 53 – Water Back-up and Sump Overflow

1. For each applicable location, determine the base premium for the location's chosen BP 04 53 limit.
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.

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5. Subtract the building's Building premium from the result of (4).

BP 04 84 Factor
1.30

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

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

Rate/Factor Type	County	Factor
Property Base Rate	Kenosha	0.011
Property Base Rate	Milwaukee	0.006
Property Base Rate	All Other	0.001
Sprinklered Building Factor	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.

BP 05 23 Liability Factor
0.004

BP 05 47 – Computer Fraud and Funds Transfer Fraud

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

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

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

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

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

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

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

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

Coverage 2 – Blanket – Actual Cash Value Factor
0.87

BP 07 75 – Apartment Buildings

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

BP 07 75 Base Premium
\$84.98

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	\$57
\$25,000	\$117
\$50,000	\$195
\$100,000	\$330
\$200,000	\$542
\$300,000	\$686

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 01 – Barber Shops and Hair Salons Professional Liability

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

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

BP 08 03 – Optical and Hearing Aid Establishments

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

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

BP 08 05 – Veterinarians Professional Liability

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

BP 08 54 Rate
\$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 07 – 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.

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8. Add the results of (4) and (7).
9. Determine the final premium as follows:
 - a. If the result of (8) is less than \$2,500, the final premium is \$2,500.
 - b. If the result of (8) is greater than or equal to \$2,500, the final premium is the result of (8).

County	EQ Zone	Coverage	EQ Zone	Deductible	EQ Rate Grade	Construction Class	Rate
All Counties	0	Building	1	5%	N/A	Frame	\$0.07
		Building	1	5%	N/A	Masonry	\$0.15
		Building	1	10%	N/A	Frame	\$0.05
		Building	1	10%	N/A	Masonry	\$0.11
		Building	1	15%	N/A	Frame	\$0.04
		Building	1	15%	N/A	Masonry	\$0.09
		Building	1	20%	N/A	Frame	\$0.03
		Building	1	20%	N/A	Masonry	\$0.07
		Building	1	25%	N/A	Frame	\$0.02
		Building	1	25%	N/A	Masonry	\$0.06
		BPP	1	5%	1	Frame	\$0.22
		BPP	1	5%	1	Masonry	\$0.37
		BPP	1	10%	1	Frame	\$0.16
		BPP	1	10%	1	Masonry	\$0.28
		BPP	1	15%	1	Frame	\$0.13
		BPP	1	15%	1	Masonry	\$0.22
		BPP	1	20%	1	Frame	\$0.11
		BPP	1	20%	1	Masonry	\$0.18
		BPP	1	25%	1	Frame	\$0.08
		BPP	1	25%	1	Masonry	\$0.14
		BPP	1	5%	2	Frame	\$0.10
		BPP	1	5%	2	Masonry	\$0.23
		BPP	1	10%	2	Frame	\$0.07
		BPP	1	10%	2	Masonry	\$0.17
		BPP	1	15%	2	Frame	\$0.06
		BPP	1	15%	2	Masonry	\$0.14
		BPP	1	20%	2	Frame	\$0.05
		BPP	1	20%	2	Masonry	\$0.11
		BPP	1	25%	2	Frame	\$0.04
		BPP	1	25%	2	Masonry	\$0.09
		BPP	1	5%	3	Frame	\$0.06
		BPP	1	5%	3	Masonry	\$0.14
		BPP	1	10%	3	Frame	\$0.05
		BPP	1	10%	3	Masonry	\$0.11
		BPP	1	15%	3	Frame	\$0.04
		BPP	1	15%	3	Masonry	\$0.08
		BPP	1	20%	3	Frame	\$0.03
		BPP	1	20%	3	Masonry	\$0.07
		BPP	1	25%	3	Frame	\$0.02
		BPP	1	25%	3	Masonry	\$0.05
		BPP	1	5%	4	Frame	\$0.06
		BPP	1	5%	4	Masonry	\$0.11
		BPP	1	10%	4	Frame	\$0.05
		BPP	1	10%	4	Masonry	\$0.09
		BPP	1	15%	4	Frame	\$0.04
		BPP	1	15%	4	Masonry	\$0.07
		BPP	1	20%	4	Frame	\$0.03

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BPP	1	20%	4	Masonry	\$0.06
BPP	1	25%	4	Frame	\$0.02
BPP	1	25%	4	Masonry	\$0.04

BP 10 86 – Wisconsin – 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	Limit	Factor
Hired Auto Liability	\$32.66	\$300,000	1.00
Non-owned Auto Liability (Without Delivery Service)	\$57.50	\$500,000	1.09
Non-owned Auto Liability (With Delivery Service)	\$68.45	\$1,000,000	1.22
		\$2,000,000	1.36

BP 17 03 – Condominium Commercial Unit-Owners Optional Coverages

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

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

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- 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, to report the loss.

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

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BUSINESSOWNERS CLASSIFICATIONS

Description	Class Code	SIC Code	NAIC S Code	Prop. Rate No.	Liab. Class Group	Liab. Exp. Base	EQ	EQSL
-A- Classifications								
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- Classifications								
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
-C- Classifications (Other than Contractors)								
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
-C- Classifications (Contractors)								

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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
-D- Classifications								
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
-E- Classifications								
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
-F- Classifications								
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
-G- Classifications								
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
-H- Classifications								
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
-J- Classifications								
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
-L- Classifications								
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
-M- Classifications								
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
-O- Classifications (Other than Offices)								
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
-O- Classifications (Offices)								
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

MADISON MUTUAL INSURANCE COMPANY (WI)
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<ul style="list-style-type: none"> • Condominium – Office – Lessors Risk Only 	63911	8631	531120	02	18	LOI	3	M
Lawyers (Personal Injury And Advertising Injury Endorsement BP 04 37 or Exclusion – Personal Injury And Advertising Injury – Lawyers Endorsement BP 14 15 must be attached.)								
<ul style="list-style-type: none"> • Office 	63921	8111	541110	01	01	LOI	3	M
<ul style="list-style-type: none"> • Lessors Risk Only 	63921	8111	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office 	63931	8111	541110	02	18	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office – Lessors Risk Only 	63931	8111	531120	02	18	LOI	3	M
Manufacturers' Representatives								
<ul style="list-style-type: none"> • Office 	63941	8611	813910	01	01	LOI	3	M
<ul style="list-style-type: none"> • Lessors Risk Only 	63941	8611	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office 	63951	8611	813910	02	18	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office – Lessors Risk Only 	63951	8311	531120	02	18	LOI	3	M
Marine Appraisers or Surveyors								
<ul style="list-style-type: none"> • Office 	63961	7389	541990	01	01	LOI	3	M
<ul style="list-style-type: none"> • Lessors Risk Only 	63961	7389	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office 	63971	7389	541990	02	18	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office – Lessors Risk Only 	63971	7389	531120	02	18	LOI	3	M
Medical Offices								
<ul style="list-style-type: none"> • Office 	63981	80**	62111*	01	01	LOI	2	H
<ul style="list-style-type: none"> • Lessors Risk Only 	63981	80**	531120	01	01	LOI	2	H
<ul style="list-style-type: none"> • Condominium – Office 	63991	80**	62111*	02	18	LOI	2	H
<ul style="list-style-type: none"> • Condominium – Office – Lessors Risk Only 	63991	80**	531120	02	18	LOI	2	H
Not Otherwise Classified								
<ul style="list-style-type: none"> • Office 	65171	****	****	01	01	LOI	3	M
<ul style="list-style-type: none"> • Lessors Risk Only 	65171	****	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office 	65231	****	****	02	18	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office – Lessors Risk Only 	65231	****	531120	02	18	LOI	3	M
Payroll Accounting Services								
<ul style="list-style-type: none"> • Office 	64011	8721	541214	01	01	LOI	3	M
<ul style="list-style-type: none"> • Lessors Risk Only 	64011	8721	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office 	64021	8721	541214	02	18	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office – Lessors Risk Only 	64021	8721	531120	02	18	LOI	3	M
Political Campaign Headquarters or Offices (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)								
<ul style="list-style-type: none"> • Office 	64031	8651	813940	01	01	LOI	3	M
<ul style="list-style-type: none"> • Lessors Risk Only 	64031	8651	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office 	64051	8651	813940	02	18	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office – Lessors Risk Only 	64051	8651	531120	02	18	LOI	3	M
Real Estate Agents								
<ul style="list-style-type: none"> • Office 	64061	6531	531210	01	01	LOI	3	M
<ul style="list-style-type: none"> • Lessors Risk Only 	64061	6531	531120	01	01	LOI	3	M
<ul style="list-style-type: none"> • Condominium – Office 	64071	6531	531210	02	18	LOI	3	M

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• Condominium – Office – Lessors Risk Only	64071	6531	531120	02	18	LOI	3	M
Security and Patrol Agencies (Personal Injury And Advertising Injury Endorsement BP 04 37 must be attached.)								
• Office	64081	7381	561612	01	01	LOI	3	M
• Lessors Risk Only	64081	7381	531120	01	01	LOI	3	M
• Condominium – Office	64091	7381	561612	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	64091	7381	531120	02	18	LOI	3	M
Ticket Agencies – Theatrical								
• Office	64121	7922	561599	01	01	LOI	3	M
• Lessors Risk Only	64121	7922	531120	01	01	LOI	3	M
• Condominium – Office	64131	7922	561599	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	64131	7922	531120	02	18	LOI	3	M
Ticket Agencies – Other Than Theatrical								
• Office	64141	7999	561599	01	01	LOI	3	M
• Lessors Risk Only	64141	7999	531120	01	01	LOI	3	M
• Condominium – Office	64151	7999	561599	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	64151	7999	531120	02	18	LOI	3	M
Title Agents								
• Office	64161	6541	541191	01	01	LOI	3	M
• Lessors Risk Only	64161	6541	531120	01	01	LOI	3	M
• Condominium – Office	64171	6541	541191	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	64171	6541	531120	02	18	LOI	3	M
Veterinarians Office								
• Office	64181	074*	541940	01	01	LOI	2	H
• Lessors Risk Only	64181	074*	531120	01	01	LOI	2	H
• Condominium – Office	64191	074*	541940	02	18	LOI	2	H
• Condominium – Office – Lessors Risk Only	64191	074*	531120	02	18	LOI	2	H
Water Companies								
• Office	65111	4941	221310	01	01	LOI	3	M
• Lessors Risk Only	65111	4941	531120	01	01	LOI	3	M
• Condominium – Office	65161	4941	221310	02	18	LOI	3	M
• Condominium – Office – Lessors Risk Only	56161	4941	531120	02	18	LOI	3	M
-P- Classifications								
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
-R- Classifications (Other than Restaurants)								
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
-R- Classifications (Restaurants)								
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
-S- Classifications								
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
-T- Classifications								
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
-V- Classifications								
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
-W- Classifications								
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

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TERRITORIES

ZIP Code	ZIP Code Name	Territory
53001	ADELL	703
53002	ALLENTON	703
53003	ASHIPPUN	703
53004	BELGIUM	703
53005	BROOKFIELD	703
53006	BROWNSVILLE	703
53007	BUTLER	703
53008	BROOKFIELD	703
53010	CAMPBELLSPORT	703
53011	CASCADE	703
53012	CEDARBURG	703
53013	CEDAR GROVE	703
53014	CHILTON	703
53015	CLEVELAND	703
53016	CLYMAN	703
53017	COLGATE	703
53018	DELAFIELD	703
53019	EDEN	703
53020	ELKHART LAKE	703
53021	FREDONIA	703
53022	GERMANTOWN	703
53023	GLENBEULAH	703
53024	GRAFTON	703
53026	GREENBUSH	703
53027	HARTFORD	703
53029	HARTLAND	703
53031	HINGHAM	703
53032	HORICON	703
53033	HUBERTUS	703
53034	HUSTISFORD	703
53035	IRON RIDGE	703
53036	IXONIA	703
53037	JACKSON	703
53038	JOHNSON CREEK	703
53039	JUNEAU	703
53040	KEWASKUM	703
53042	KIEL	703
53044	KOHLER	703
53045	BROOKFIELD	703
53046	LANNON	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

53047	LEBANON	703
53048	LOMIRA	703
53049	MALONE	703
53050	MAYVILLE	703
53051	MENOMONEE FALLS	703
53052	MENOMONEE FALLS	703
53056	MERTON	703
53057	MOUNT CALVARY	703
53058	NASHOTAH	703
53059	NEOSHO	703
53060	NEWBURG	703
53061	NEW HOLSTEIN	703
53062	NEW HOLSTEIN	703
53063	NEWTON	703
53064	NORTH LAKE	703
53065	OAKFIELD	703
53066	OCONOMOWOC	703
53069	OKAUCHEE	703
53070	OOSTBURG	703
53072	PEWAUKEE	703
53073	PLYMOUTH	703
53074	PORT WASHINGTON	703
53075	RANDOM LAKE	703
53076	RICHFIELD	703
53078	RUBICON	703
53079	SAINT CLOUD	703
53080	SAUKVILLE	703
53081	SHEBOYGAN	703
53082	SHEBOYGAN	703
53083	SHEBOYGAN	703
53085	SHEBOYGAN FALLS	703
53086	SLINGER	703
53088	STOCKBRIDGE	703
53089	SUSSEX	703
53090	WEST BEND	703
53091	THERESA	703
53092	MEQUON	703
53093	WALDO	703
53094	WATERTOWN	703
53095	WEST BEND	703
53097	MEQUON	703
53098	WATERTOWN	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

53099	WOODLAND	703
53101	BASSETT	703
53102	BENET LAKE	703
53103	BIG BEND	703
53104	BRISTOL	703
53105	BURLINGTON	703
53108	CALEDONIA	702
53109	CAMP LAKE	703
53110	CUDAHY	703
53114	DARIEN	703
53115	DELAVAN	703
53118	DOUSMAN	703
53119	EAGLE	703
53120	EAST TROY	703
53121	ELKHORN	703
53122	ELM GROVE	703
53125	FONTANA	703
53126	FRANKSVILLE	703
53127	GENESEE DEPOT	703
53128	GENOA CITY	703
53129	GREENDALE	703
53130	HALES CORNERS	703
53132	FRANKLIN	703
53137	HELENVILLE	703
53138	HONEY CREEK	703
53139	KANSASVILLE	703
53140	KENOSHA	702
53141	KENOSHA	702
53142	KENOSHA	702
53143	KENOSHA	702
53144	KENOSHA	702
53146	NEW BERLIN	703
53147	LAKE GENEVA	703
53148	LYONS	703
53149	MUKWONAGO	703
53150	MUSKEGO	703
53151	NEW BERLIN	703
53152	NEW MUNSTER	703
53153	NORTH PRAIRIE	703
53154	OAK CREEK	703
53156	PALMYRA	703
53157	PELL LAKE	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

53158	PLEASANT PRAIRIE	702
53159	POWERS LAKE	703
53167	ROCHESTER	703
53168	SALEM	703
53170	SILVER LAKE	703
53171	SOMERS	702
53172	SOUTH MILWAUKEE	703
53176	SPRINGFIELD	703
53177	STURTEVANT	703
53178	SULLIVAN	703
53179	TREVOR	703
53181	TWIN LAKES	703
53182	UNION GROVE	703
53183	WALES	703
53184	WALWORTH	703
53185	WATERFORD	703
53186	WAUKESHA	703
53187	WAUKESHA	703
53188	WAUKESHA	703
53189	WAUKESHA	703
53190	WHITEWATER	703
53191	WILLIAMS BAY	703
53192	WILMOT	703
53194	WOODWORTH	703
53195	ZENDA	703
53201	MILWAUKEE	701
53202	MILWAUKEE	701
53203	MILWAUKEE	701
53204	MILWAUKEE	701
53205	MILWAUKEE	701
53206	MILWAUKEE	701
53207	MILWAUKEE	701
53208	MILWAUKEE	701
53209	MILWAUKEE	701
53210	MILWAUKEE	701
53211	MILWAUKEE	701
53212	MILWAUKEE	701
53213	MILWAUKEE	703
53214	MILWAUKEE	703
53215	MILWAUKEE	701
53216	MILWAUKEE	701
53217	MILWAUKEE	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

53218	MILWAUKEE	701
53219	MILWAUKEE	701
53220	MILWAUKEE	703
53221	MILWAUKEE	701
53222	MILWAUKEE	701
53223	MILWAUKEE	701
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53226	MILWAUKEE	703
53227	MILWAUKEE	703
53228	MILWAUKEE	703
53233	MILWAUKEE	701
53234	MILWAUKEE	701
53235	SAINT FRANCIS	703
53237	MILWAUKEE	701
53259	MILWAUKEE	701
53263	MILWAUKEE	701
53274	MILWAUKEE	701
53278	MILWAUKEE	701
53288	MILWAUKEE	701
53290	MILWAUKEE	701
53293	MILWAUKEE	701
53295	MILWAUKEE	703
53401	RACINE	702
53402	RACINE	702
53403	RACINE	702
53404	RACINE	702
53405	RACINE	702
53406	RACINE	702
53407	RACINE	702
53408	RACINE	702
53501	AFTON	703
53502	ALBANY	703
53503	ARENA	703
53504	ARGYLE	703
53505	AVALON	703
53506	AVOCA	703
53507	BARNEVELD	703
53508	BELLEVILLE	703
53510	BELMONT	703
53511	BELOIT	703
53512	BELOIT	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

53515	BLACK EARTH	703
53516	BLANCHARDVILLE	703
53517	BLUE MOUNDS	703
53518	BLUE RIVER	703
53520	BRODHEAD	703
53521	BROOKLYN	703
53522	BROWNTOWN	703
53523	CAMBRIDGE	703
53525	CLINTON	703
53526	COBB	703
53527	COTTAGE GROVE	703
53528	CROSS PLAINS	703
53529	DANE	703
53530	DARLINGTON	703
53531	DEERFIELD	703
53532	DEFOREST	703
53533	DODGEVILLE	703
53534	EDGERTON	703
53535	EDMUND	703
53536	EVANSVILLE	703
53537	FOOTVILLE	703
53538	FORT ATKINSON	703
53540	GOTHAM	703
53541	GRATIOT	703
53542	HANOVER	703
53543	HIGHLAND	703
53544	HOLLANDALE	703
53545	JANESVILLE	703
53546	JANESVILLE	703
53547	JANESVILLE	703
53548	JANESVILLE	703
53549	JEFFERSON	703
53550	JUDA	703
53551	LAKE MILLS	703
53553	LINDEN	703
53554	LIVINGSTON	703
53555	LODI	703
53556	LONE ROCK	703
53557	LOWELL	703
53558	MC FARLAND	703
53559	MARSHALL	703
53560	MAZOMANIE	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

53561	MERRIMAC	703
53562	MIDDLETON	702
53563	MILTON	703
53565	MINERAL POINT	703
53566	MONROE	703
53569	MONTFORT	703
53570	MONTICELLO	703
53571	MORRISONVILLE	703
53572	MOUNT HOREB	703
53573	MUSCODA	703
53574	NEW GLARUS	703
53575	OREGON	703
53576	ORFORDVILLE	703
53577	PLAIN	703
53578	PRAIRIE DU SAC	703
53579	REESEVILLE	703
53580	REWEY	703
53581	RICHLAND CENTER	703
53582	RIDGEWAY	703
53583	SAUK CITY	703
53584	SEXTONVILLE	703
53585	SHARON	703
53586	SHULLSBURG	703
53587	SOUTH WAYNE	703
53588	SPRING GREEN	703
53589	STOUGHTON	703
53590	SUN PRAIRIE	703
53593	VERONA	702
53594	WATERLOO	703
53595	DODGEVILLE	703
53596	SUN PRAIRIE	703
53597	WAUNAKEE	702
53598	WINDSOR	703
53599	WOODFORD	703
53701	MADISON	702
53702	MADISON	702
53703	MADISON	702
53704	MADISON	702
53705	MADISON	702
53706	MADISON	702
53707	MADISON	702
53708	MADISON	702

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

53711	MADISON	702
53713	MADISON	702
53714	MADISON	702
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53717	MADISON	702
53718	MADISON	702
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53726	MADISON	702
53744	MADISON	702
53774	MADISON	702
53777	MADISON	702
53782	MADISON	702
53783	MADISON	702
53784	MADISON	702
53785	MADISON	702
53786	MADISON	702
53788	MADISON	702
53789	MADISON	702
53790	MADISON	702
53791	MADISON	702
53792	MADISON	702
53793	MADISON	702
53794	MADISON	702
53801	BAGLEY	703
53802	BEETOWN	703
53803	BENTON	703
53804	BLOOMINGTON	703
53805	BOSCOBEL	703
53806	CASSVILLE	703
53807	CUBA CITY	703
53808	DICKEYVILLE	703
53809	FENNIMORE	703
53810	GLEN HAVEN	703
53811	HAZEL GREEN	703
53812	KIELER	703
53813	LANCASTER	703
53816	MOUNT HOPE	703
53817	PATCH GROVE	703
53818	PLATTEVILLE	703
53820	POTOSI	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

53821	PRAIRIE DU CHIEN	703
53824	SINSINAWA	703
53825	STITZER	703
53826	WAUZEKA	703
53827	WOODMAN	703
53901	PORTAGE	703
53910	ADAMS	703
53911	ARLINGTON	703
53913	BARABOO	703
53916	BEAVER DAM	703
53919	BRANDON	703
53920	BRIGGSVILLE	703
53922	BURNETT	703
53923	CAMBRIA	703
53924	CAZENOVIA	703
53925	COLUMBUS	703
53926	DALTON	703
53928	DOYLESTOWN	703
53929	ELROY	703
53930	ENDEAVOR	703
53931	FAIRWATER	703
53932	FALL RIVER	703
53933	FOX LAKE	703
53934	FRIENDSHIP	703
53935	FRIESLAND	703
53936	GRAND MARSH	703
53937	HILLPOINT	703
53939	KINGSTON	703
53940	LAKE DELTON	703
53941	LA VALLE	703
53942	LIME RIDGE	703
53943	LOGANVILLE	703
53944	LYNDON STATION	703
53946	MARKESAN	703
53947	MARQUETTE	703
53948	MAUSTON	703
53949	MONTELLO	703
53950	NEW LISBON	703
53951	NORTH FREEDOM	703
53952	OXFORD	703
53953	PACKWAUKEE	703
53954	PARDEEVILLE	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

53955	POYNETTE	703
53956	RANDOLPH	703
53957	RANDOLPH	703
53958	REEDSBURG	703
53959	REEDSBURG	703
53960	RIO	703
53961	ROCK SPRINGS	703
53962	UNION CENTER	703
53963	WAUPUN	703
53964	WESTFIELD	703
53965	WISCONSIN DELLS	703
53968	WONEWOC	703
53969	WYOCENA	703
54001	AMERY	703
54002	BALDWIN	703
54003	BELDENVILLE	703
54004	CLAYTON	703
54005	CLEAR LAKE	703
54006	CUSHING	703
54007	DEER PARK	703
54009	DRESSER	703
54011	ELLSWORTH	703
54013	GLENWOOD CITY	703
54014	HAGER CITY	703
54015	HAMMOND	703
54016	HUDSON	703
54017	NEW RICHMOND	703
54020	OSCEOLA	703
54021	PRESCOTT	703
54022	RIVER FALLS	703
54023	ROBERTS	703
54024	SAINT CROIX FALLS	703
54025	SOMERSET	703
54026	STAR PRAIRIE	703
54027	WILSON	703
54028	WOODVILLE	703
54082	HOULTON	703
54101	ABRAMS	703
54102	AMBERG	703
54103	ARMSTRONG CREEK	703
54104	ATHELSTANE	703
54106	BLACK CREEK	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

54107	BONDUEL	703
54110	BRILLION	703
54111	CECIL	703
54112	COLEMAN	703
54113	COMBINED LOCKS	703
54114	CRIVITZ	703
54115	DE PERE	702
54119	DUNBAR	703
54120	FENCE	703
54121	FLORENCE	703
54123	FOREST JUNCTION	703
54124	GILLETT	703
54125	GOODMAN	703
54126	GREENLEAF	703
54127	GREEN VALLEY	703
54128	GRESHAM	703
54129	HILBERT	703
54130	KAUKAUNA	703
54131	FREEDOM	703
54135	KESHENA	703
54136	KIMBERLY	703
54137	KRAKOW	703
54138	LAKEWOOD	703
54139	LENA	703
54140	LITTLE CHUTE	703
54141	LITTLE SUAMICO	703
54143	MARINETTE	703
54149	MOUNTAIN	703
54150	NEOPIT	703
54151	NIAGARA	703
54152	NICHOLS	703
54153	OCONTO	703
54154	OCONTO FALLS	703
54155	ONEIDA	702
54156	PEMBINE	703
54157	PESHTIGO	703
54159	PORTERFIELD	703
54160	POTTER	703
54161	POUND	703
54162	PULASKI	703
54165	SEYMOUR	703
54166	SHAWANO	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

54169	SHERWOOD	703
54170	SHIOCTON	703
54171	SOBIESKI	703
54173	SUAMICO	703
54174	SURING	703
54175	TOWNSEND	703
54177	WAUSAUKEE	703
54180	WRIGHTSTOWN	703
54201	ALGOMA	703
54202	BAILEYS HARBOR	703
54204	BRUSSELS	703
54205	CASCO	703
54207	COLLINS	703
54208	DENMARK	703
54209	EGG HARBOR	703
54210	ELLISON BAY	703
54211	EPHRAIM	703
54212	FISH CREEK	703
54213	FORESTVILLE	703
54214	FRANCIS CREEK	703
54215	KELNERSVILLE	703
54216	KEWAUNEE	703
54217	LUXEMBURG	703
54220	MANITOWOC	703
54221	MANITOWOC	703
54226	MAPLEWOOD	703
54227	MARIBEL	703
54228	MISHICOT	703
54229	NEW FRANKEN	703
54230	REEDSVILLE	703
54232	SAINT NAZIANZ	703
54234	SISTER BAY	703
54235	STURGEON BAY	703
54240	TISCH MILLS	703
54241	TWO RIVERS	703
54245	VALDERS	703
54246	WASHINGTON ISLAND	703
54247	WHITELAW	703
54301	GREEN BAY	702
54302	GREEN BAY	702
54303	GREEN BAY	702
54304	GREEN BAY	702

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

54305	GREEN BAY	702
54306	GREEN BAY	702
54307	GREEN BAY	702
54308	GREEN BAY	702
54311	GREEN BAY	702
54313	GREEN BAY	702
54324	GREEN BAY	702
54344	GREEN BAY	702
54401	WAUSAU	703
54402	WAUSAU	703
54403	WAUSAU	703
54404	MARSHFIELD	703
54405	ABBOTSFORD	703
54406	AMHERST	703
54407	AMHERST JUNCTION	703
54408	ANIWA	703
54409	ANTIGO	703
54410	ARPIN	703
54411	ATHENS	703
54412	AUBURNDALE	703
54413	BABCOCK	703
54414	BIRNAMWOOD	703
54415	BLENKER	703
54416	BOWLER	703
54417	BROKAW	703
54418	BRYANT	703
54420	CHILI	703
54421	COLBY	703
54422	CURTISS	703
54423	CUSTER	703
54424	DEERBROOK	703
54425	DORCHESTER	703
54426	EDGAR	703
54427	ELAND	703
54428	ELCHO	703
54429	ELDERON	703
54430	ELTON	703
54433	GILMAN	703
54435	GLEASON	703
54436	GRANTON	703
54437	GREENWOOD	703
54440	HATLEY	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

54441	HEWITT	703
54442	IRMA	703
54443	JUNCTION CITY	703
54446	LOYAL	703
54447	LUBLIN	703
54448	MARATHON	703
54449	MARSHFIELD	703
54450	MATTOON	703
54451	MEDFORD	703
54452	MERRILL	703
54454	MILLADORE	703
54455	MOSINEE	703
54456	NEILLSVILLE	703
54457	NEKOOSA	703
54458	NELSONVILLE	703
54459	OGEMA	703
54460	OWEN	703
54462	PEARSON	703
54463	PELICAN LAKE	703
54464	PHLOX	703
54465	PICKEREL	703
54466	PITTSVILLE	703
54467	PLOVER	703
54469	PORT EDWARDS	703
54470	RIB LAKE	703
54471	RINGLE	703
54473	ROSHOLT	703
54474	ROTHSCHILD	703
54475	RUDOLPH	703
54476	SCHOFIELD	703
54479	SPENCER	703
54480	STETSONVILLE	703
54481	STEVENS POINT	703
54482	STEVENS POINT	703
54484	STRATFORD	703
54485	SUMMIT LAKE	703
54486	TIGERTON	703
54487	TOMAHAWK	703
54488	UNITY	703
54489	VESPER	703
54490	WESTBORO	703
54491	WHITE LAKE	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

54492	STEVENS POINT	703
54493	WILLARD	703
54494	WISCONSIN RAPIDS	703
54495	WISCONSIN RAPIDS	703
54498	WITHEE	703
54499	WITTENBERG	703
54501	RHINELANDER	703
54511	ARGONNE	703
54512	BOULDER JUNCTION	703
54513	BRANTWOOD	703
54514	BUTTERNUT	703
54515	CATAWBA	703
54517	CLAM LAKE	703
54519	CONOVER	703
54520	CRANDON	703
54521	EAGLE RIVER	703
54524	FIFIELD	703
54525	GILE	703
54526	GLEN FLORA	703
54527	GLIDDEN	703
54529	HARSHAW	703
54530	HAWKINS	703
54531	HAZELHURST	703
54532	HEAFFORD JUNCTION	703
54534	HURLEY	703
54536	IRON BELT	703
54537	KENNAN	703
54538	LAC DU FLAMBEAU	703
54539	LAKE TOMAHAWK	703
54540	LAND O LAKES	703
54541	LAONA	703
54542	LONG LAKE	703
54543	MC NAUGHTON	703
54545	MANITOWISH WATERS	703
54546	MELLEN	703
54547	MERCER	703
54548	MINOCQUA	703
54550	MONTREAL	703
54552	PARK FALLS	703
54554	PHELPS	703
54555	PHILLIPS	703
54556	PRENTICE	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

54557	PRESQUE ISLE	703
54558	SAINT GERMAIN	703
54559	SAXON	703
54560	SAYNER	703
54561	STAR LAKE	703
54562	THREE LAKES	703
54563	TONY	703
54564	TRIPOLI	703
54565	UPSON	703
54566	WABENO	703
54568	WOODRUFF	703
54601	LA CROSSE	703
54602	LA CROSSE	703
54603	LA CROSSE	703
54610	ALMA	703
54611	ALMA CENTER	703
54612	ARCADIA	703
54613	ARKDALE	703
54614	BANGOR	703
54615	BLACK RIVER FALLS	703
54616	BLAIR	703
54618	CAMP DOUGLAS	703
54619	CASHTON	703
54620	CATARACT	703
54621	CHASEBURG	703
54622	COCHRANE	703
54623	COON VALLEY	703
54624	DE SOTO	703
54625	DODGE	703
54626	EASTMAN	703
54627	ETTRICK	703
54628	FERRYVILLE	703
54629	FOUNTAIN CITY	703
54630	GALESVILLE	703
54631	GAYS MILLS	703
54632	GENOA	703
54634	HILLSBORO	703
54635	HIXTON	703
54636	HOLMEN	703
54637	HUSTLER	703
54638	KENDALL	703
54639	LA FARGE	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

54641	MATHER	703
54642	MELROSE	703
54643	MILLSTON	703
54644	MINDORO	703
54645	MOUNT STERLING	703
54646	NECEDAH	703
54648	NORWALK	703
54649	OAKDALE	703
54650	ONALASKA	703
54651	ONTARIO	703
54652	READSTOWN	703
54653	ROCKLAND	703
54654	SENECA	703
54655	SOLDIERS GROVE	703
54656	SPARTA	703
54657	STEUBEN	703
54658	STODDARD	703
54659	TAYLOR	703
54660	TOMAH	703
54661	TREMPEALEAU	703
54662	TUNNEL CITY	703
54664	VIOLA	703
54665	VIROQUA	703
54666	WARRENS	703
54667	WESTBY	703
54669	WEST SALEM	703
54670	WILTON	703
54701	EAU CLAIRE	703
54702	EAU CLAIRE	703
54703	EAU CLAIRE	703
54720	ALTOONA	703
54721	ARKANSAW	703
54722	AUGUSTA	703
54723	BAY CITY	703
54724	BLOOMER	703
54725	BOYCEVILLE	703
54726	BOYD	703
54727	CADOTT	703
54728	CHETEK	703
54729	CHIPPEWA FALLS	703
54730	COLFAX	703
54731	CONRATH	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE

54732	CORNELL	703
54733	DALLAS	703
54734	DOWNING	703
54735	DOWNSVILLE	703
54736	DURAND	703
54737	EAU GALLE	703
54738	ELEVA	703
54739	ELK MOUND	703
54740	ELMWOOD	703
54741	FAIRCHILD	703
54742	FALL CREEK	703
54743	GILMANTON	703
54745	HOLCOMBE	703
54746	HUMBIRD	703
54747	INDEPENDENCE	703
54748	JIM FALLS	703
54749	KNAPP	703
54750	MAIDEN ROCK	703
54751	MENOMONIE	703
54754	MERRILLAN	703
54755	MONDOVI	703
54756	NELSON	703
54757	NEW AUBURN	703
54758	OSSEO	703
54759	PEPIN	703
54760	PIGEON FALLS	703
54761	PLUM CITY	703
54762	PRAIRIE FARM	703
54763	RIDGELAND	703
54764	ROCK FALLS	703
54765	SAND CREEK	703
54766	SHELDON	703
54767	SPRING VALLEY	703
54768	STANLEY	703
54769	STOCKHOLM	703
54770	STRUM	703
54771	THORP	703
54772	WHEELER	703
54773	WHITEHALL	703
54774	CHIPPEWA FALLS	703
54801	SPOONER	703
54805	ALMENA	703

MADISON MUTUAL INSURANCE COMPANY (WI)
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54806	ASHLAND	703
54810	BALSAM LAKE	703
54812	BARRON	703
54813	BARRONETT	703
54814	BAYFIELD	703
54816	BENOIT	703
54817	BIRCHWOOD	703
54819	BRUCE	703
54820	BRULE	703
54821	CABLE	703
54822	CAMERON	703
54824	CENTURIA	703
54826	COMSTOCK	703
54827	CORNUCOPIA	703
54828	COUDERAY	703
54829	CUMBERLAND	703
54830	DANBURY	703
54832	DRUMMOND	703
54835	EXELAND	703
54836	FOXBORO	703
54837	FREDERIC	703
54838	GORDON	703
54839	GRAND VIEW	703
54840	GRANTSBURG	703
54841	HAUGEN	703
54842	HAWTHORNE	703
54843	HAYWARD	703
54844	HERBSTER	703
54845	HERTEL	703
54846	HIGH BRIDGE	703
54847	IRON RIVER	703
54848	LADYSMITH	703
54849	LAKE NEBAGAMON	703
54850	LA POINTE	703
54853	LUCK	703
54854	MAPLE	703
54855	MARENGO	703
54856	MASON	703
54857	MIKANA	703
54858	MILLTOWN	703
54859	MINONG	703
54861	ODANAH	703

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54862	OJIBWA	703
54864	POPLAR	703
54865	PORT WING	703
54867	RADISSON	703
54868	RICE LAKE	703
54870	SARONA	703
54871	SHELL LAKE	703
54872	SIREN	703
54873	OLON SPRINGS	703
54874	SOUTH RANGE	703
54875	SPRINGBROOK	703
54876	STONE LAKE	703
54880	SUPERIOR	704
54888	TREGO	703
54889	TURTLE LAKE	703
54890	WASCOTT	703
54891	WASHBURN	703
54893	WEBSTER	703
54895	WEYERHAEUSER	703
54896	WINTER	703
54901	OSHKOSH	703
54902	OSHKOSH	703
54903	OSHKOSH	703
54904	OSHKOSH	703
54906	OSHKOSH	703
54909	ALMOND	703
54911	APPLETON	703
54912	APPLETON	703
54913	APPLETON	703
54914	APPLETON	703
54915	APPLETON	703
54919	APPLETON	703
54921	BANCROFT	703
54922	BEAR CREEK	703
54923	BERLIN	703
54926	BIG FALLS	703
54927	BUTTE DES MORTS	703
54928	CAROLINE	703
54929	CLINTONVILLE	703
54930	COLOMA	703
54931	DALE	703
54932	ELDORADO	703

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BUSINESSOWNERS PACKAGE

54933	EMBARRASS	703
54935	FOND DU LAC	703
54936	FOND DU LAC	703
54937	FOND DU LAC	703
54940	FREMONT	703
54941	GREEN LAKE	703
54942	GREENVILLE	703
54943	HANCOCK	703
54944	HORTONVILLE	703
54945	IOLA	703
54946	KING	703
54947	LARSEN	703
54948	LEOPOLIS	703
54949	MANAWA	703
54950	MARION	703
54952	MENASHA	703
54956	NEENAH	703
54957	NEENAH	703
54960	NESHKORO	703
54961	NEW LONDON	703
54962	OGDENSBURG	703
54963	OMRO	703
54964	PICKETT	703
54965	PINE RIVER	703
54966	PLAINFIELD	703
54967	POY SIPPI	703
54968	PRINCETON	703
54969	READFIELD	703
54970	REDGRANITE	703
54971	RIPON	703
54974	ROSENDALE	703
54976	SAXEVILLE	703
54977	SCANDINAVIA	703
54978	TILLEDA	703
54979	VAN DYNE	703
54980	WAUKAU	703
54981	WAUPACA	703
54982	WAUTOMA	703
54983	WEYAUWEGA	703
54984	WILD ROSE	703
54985	WINNEBAGO	703
54986	WINNECONNE	703

MADISON MUTUAL INSURANCE COMPANY (WI)
BUSINESSOWNERS PACKAGE