

## BUSINESS OWNER'S PROGRAM (BOP)

### Apartments

### Offices

### Retail Stores:

Air Conditioning Supplies

Antiques

Appliance Sales

Art Galleries

Art Supplies

Athletic Equip & Sporting Goods

Bakeries (no restaurant)

Barber & Beauty Supplies

Bath Accessories

Beverages - no liquor

Bicycle Sales

Books & Magazines

Building Materials

Cameras

Candy (no cooking)

Carpets & Rugs

China Glassware & Pottery

Clocks

Clothing

Coffee

Coins & Stamps

Computer & Software

Confectionery (no cooking)

Convenience (no cooking)

Cosmetics, Perfume

Curtains & Draperies

Dairy Products

Delicatessens (no cooking)

Department

Discount

Drug

Dry Goods

Fabrics

Feed, grain, Hay

Five & Ten Cent

Floor Coverings

Florists

Fruit or Vegetable

Furniture

Garden or Lawn Supplies

General Stores

Glassware, China, Pottery

Greeting Cards & Stationary

Grocery

Hardware

Health Food

Hearing Aid

Hobby, Craft

Ice Cream or Milk (no cooking)

Jewelry

Kitchen Accessories

Lamps & Lighting Fixtures

Leather Products

Liquor

Meat, Seafood or Poultry

Men's Clothing

Millinery

Musical Instruments

Newstands

Notions

Office Supplies & Furniture

Office Contents

Optical Goods

Paint & Wallpaper

Photographic Equip

Picture Framing

Plumbing Fixtures & Supplies

Radio or TV Sales

Record or Tape

Refreshment Stands (no cooking)

Religious Goods

Rug or Carpet

Sewing Machines

Shoe

Souvenir Stores

Sporting Goods & Athletic Equip

Supermarkets

Tobacco

Toys

Trophy

Vacuum Cleaners

Variety

Wallpaper or Paint

Wigs

Woman's Clothing

### Service

Appliance Service/Repair

Art Studios

Barber Shops

Beauty Parlors

Bicycle Repair

Camera Repair

Copy & Duplicating

Dental Laboratories

Dressmakers

Dry Cleaners (receiving)

Engravers

Funeral Homes

Laundries (receiving)

Lithographers

Locksmiths

Mailing & Addressing

Musical Instruments Repair

Nail Salon

Office Contents

Photo Finishing Laboratories

Photographer Studios

Printers

Shoe Repair

Tailors

Taxidermists

Telephone Answering Service

Television or Radio - Service

Tuxedo Rental

Video Tape Rental

Watch, Clock, Jewelry Repair

Word Processing Service

**BUSINESSOWNERS**

**PROGRAM**

**WISCONSIN**

**WISCONSIN REINSURANCE CORPORATION**

# **WISCONSIN REINSURANCE CORPORATION BUSINESSOWNERS MANUAL**

## **WISCONSIN**

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#### **INTRODUCTION**

This manual contains rules, classifications, and rating information for writing policies that cover the property, loss of income, and liability exposures related to businesses.

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### RULE 1 -- ELIGIBILITY

The Businessowners Program provides property, loss of income, and liability coverages for insuring the eligible types of businesses described in this rule.

#### 1.1 Habitational

**Buildings** -- Apartment buildings, residential condominium buildings, and one- to four-family rental dwellings are eligible. Buildings must not be more than six stories in height and must not contain more than 60 units.

These buildings can include the following incidental occupancies:

- Offices; and
- Eligible retail, service, or processing occupancies, which occupy less than 15,000 square feet in total.

Floor areas do not include basement areas not open to the public.

**Business Personal Property** -- Building owners' business personal property in eligible apartment buildings, residential condominium buildings, and one- to four-family rental dwellings is eligible.

#### 1.2 Office

**Buildings** -- Office buildings and office condominium buildings are eligible. Buildings must not exceed six stories in height and their total floor area must not exceed 100,000 square feet.

These buildings can include the following incidental occupancies:

- Apartments; and
- Eligible retail, service, or processing occupancies, which occupy less than 15,000 square feet in total floor area.

Floor areas do not include basement areas not open to the public.

**Business Personal Property** -- The business personal property of office occupants is eligible. The total floor area of the office occupancy must not exceed 15,000 square feet in a single building. The business personal property of the owners of office or office condominium buildings is also eligible.

Floor areas do not include basement areas not open to the public.

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### 1.3 Retail, Service, or Processing

**Buildings** -- Buildings occupied principally by eligible retail, service, or processing operations are eligible. Eligible retail, service, and processing classifications are shown in the classification section of this manual. The total area of the building must not exceed 15,000 square feet.

If the insured's business is a service or processing operation, at least 75% of the annual gross sales must be derived from on-premises operations.

Storage buildings occupied by the insured are also eligible. They must be incidental to the eligible retail, service, or processing operation and must not exceed 15,000 square feet.

Floor areas do not include basement areas not open to the public.

**Business Personal Property** -- The business personal property of eligible retail, service, or processing operations shown in the classification section of this manual is eligible. The area of the retail, service, or processing operation must not exceed 15,000 square feet. The annual gross sales must not exceed \$1,000,000 at any insured location.

If the insured's business is a service or processing operation, at least 75% of the annual gross sales must be derived from on-premises operations.

The business personal property in storage buildings occupied by the insured is also eligible. The storage buildings must not exceed 15,000 square feet and must be incidental to the retail, service, or processing operation.

Floor areas do not include basement areas not open to the public.

### 1.4 Miscellaneous Eligible Classifications

**Multiple Occupancy** -- If a multiple occupancy building includes both eligible and ineligible operations, the business personal property of an otherwise eligible tenant is eligible.

**Financial Institutions** -- Buildings leased to others for use as offices of banks, credit unions, or other financial institutions are eligible.

**Warehouses** -- Warehouses used by the insured solely for the private storage of the insured's goods are eligible. The contents of the warehouse are also eligible.



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### 1.5 Ineligible Classifications

The following classifications and property are ineligible for coverage under this program:

- Automobile - dealers, repair, service, or salvage
- Bars, grills, restaurants
- Churches
- Condominium buildings (except office or residential condominiums)
- Contractors
- Farms
- Financial institutions (except as explained in Rule 1.4)
- Household personal property
- Manufacturing (except for eligible classifications)
- Parking lots or garages (unless incidental to an otherwise eligible classification)
- Places of amusement
- Service or processing (except for eligible classifications)
- Wholesalers

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### RULE 2 -- PROGRAM DESCRIPTION

A businessowners policy must provide coverage for all eligible business buildings and business personal property owned by an insured and for all business liability exposures of an insured.

The following is a general description of the coverages provided by the businessowners policies. The policies contain the complete conditions.

#### 2.1 Forms of Coverage

Two Businessowners Policies are available:

**BP-100 - Businessowners Standard Policy** -- Provides named perils coverage for property, loss of income coverage, and includes commercial liability coverage. The covered perils are fire or lightning, explosion, sonic boom, windstorm or hail, smoke, vehicles and aircraft, riot or civil commotion, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action.

**BP-200 - Businessowners Special Policy** -- Provides coverage against all physical losses, with certain exceptions, for property. Also provides coverage for loss of income and includes commercial liability coverage.

#### 2.2 Coverage Descriptions -- Principal Coverages

Coverage A - Buildings -- Covers buildings and structures described on the declarations, including:

- completed additions;
- fixtures and machinery which are a permanent part of the building;
- outdoor fixtures;
- personal property used to maintain the building;
- additions, alterations, and repairs to the building;
- materials, equipment, supplies, and temporary structures, used for the construction of the building; and
- landlords' personal property in furnished apartments or rooms.

Coverage B - Business Personal Property -- Covers business personal property in the described building or in the open on or within 100 feet of the described premises. This includes:

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- the insured's interest in personal property of others in the insured's care, custody, or control, to the extent of the insured's legal liability, labor, material, and services; and
- the insured's use interest as tenant in improvements to the described building.

Coverage C - Loss of Income -- Provides up to one year of earnings and extra expense coverage when the business is interrupted by a loss caused by a peril insured against.

Coverage L - Bodily Injury, Property Damage Liability -- Pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence to which the insurance applies. Bodily injury and property damage that arise out of the products and completed work hazard are not included under Coverage L.

Coverage M - Medical Payments -- Pays medical expenses for bodily injury caused by an accident on premises owned by or rented to an insured or resulting from the insured's operations.

Coverage N - Products/Completed Work -- Pays on behalf of the insured for damages due to bodily injury or property damage arising out of the products or completed work hazard and caused by an occurrence to which the insurance applies.

Coverage O - Fire Legal Liability -- Pays for property damage to buildings or parts of buildings which are rented to an insured, if the damage is caused by a fire and the insured is legally liable for the fire damage.

Coverage P - Personal Injury Liability/Advertising Injury Liability -- Personal injury pays for injury other than bodily injury and includes such offenses as slander, libel, invasion of privacy, false arrest, detention, imprisonment, malicious prosecution, wrongful entry, and eviction. The offenses can result from oral or written publication of material. Coverage P does not extend to offenses committed by insureds in the business of advertising, publishing, broadcasting, or telecasting.

Advertising injury pays for injury other than bodily injury and includes such offenses as slander, libel, disparagement of a person's or organization's goods or services, invasion of privacy, misappropriation of advertising ideas or style of doing business, or infringement of copyright, title, slogan, trademark, or trade name.

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### 2.3 Basic Limits

The rating information shown in this manual reflects the following basic limits of insurance.

Coverage A	Full replacement value of the insured buildings
Coverage B	Full replacement value of the insured business personal property
Coverage C	20% of Coverage A limit plus 100% of Coverage B limit
Each Occurrence Limit	\$300,000/occurrence
Medical Payments Limit	\$5,000/person
Fire Legal Liability Limit	\$100,000/occurrence

The Each Occurrence Limit, subject to the aggregate limits, is the most that will be paid for all injury and damages covered under Coverages L, M, N, O, and P for one occurrence.

Rules that address loss of income coverage without a dollar limit and higher each occurrence limits are included in this manual.

Show the applicable limits on the declarations.

### 2.4 Aggregate Limits

The rating information shown in this manual contemplates a General Aggregate Limit equal to twice the Each Occurrence Limit and a Products/Completed Work Hazard Aggregate Limit equal to the Each Occurrence Limit.

Show the aggregate limits on the declarations.

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### **RULE 3 -- POLICYWRITING INSTRUCTIONS**

#### **3.1 Policy Format**

A businessowners policy consists of the following components:

- Form BP-100 or form BP-200
- Declarations and any Supplementary Declarations
- Optional endorsements, if applicable
- State amendatory endorsements or other required endorsements, if applicable

#### **3.2 Endorsements**

Information called for as entries on endorsements can be shown on the declarations or a supplemental schedule instead.

#### **3.3 Policy Term**

Policies must be written for a term of one year.

#### **3.4 Cancellation**

Coverage for buildings or business personal property or liability coverage cannot be canceled unless the entire policy is canceled.

Policies canceled by either the insured or the company must be canceled in accordance with the terms of the cancellation provisions that apply. The return premium, if any, is computed on a pro rata basis.

When calculating the return premium, round to the nearest whole dollar. Retain any minimum premium that may apply, unless canceling a policy as of the inception date.

#### **3.5 Scheduled Buildings, Business Personal Property, and Loss of Income**

A businessowners policy cannot be issued on a blanket basis. Show the limit each covered building and the limit for personal property at each location on the declarations. Show the limit for loss of income coverage at each location on the declarations unless the Loss of Income -- Without a Limit option applies.

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### 3.6 Policy Changes

Changes can be made to policies after inception, including adding or deleting optional coverages.

Attach endorsement BP-346.

#### 3.6.1 Additional Premium Changes

Changing an Existing Location -- If changes are made to a location included at the inception of the policy, use the rules and rating information in effect on the effective date of the policy when calculating the additional premium.

Adding a New Location -- If a location is added after the inception of the policy, use the rules and rating information in effect on the date of the change when calculating the additional premium.

Changing a New Location -- If changes are made to a location added after the inception of the policy, use the rules and rating information in effect on the date the location was first added to the policy when calculating the additional premium.

Any additional premium developed for changes made after the policy is issued applies in addition to any applicable policy writing minimum premium that may have applied at policy inception.

Calculate additional premiums on a pro rata basis.

#### 3.6.2 Return Premium Changes

Calculate all return premiums using the rating information in effect when coverage was issued.

Calculate return premiums on a pro rata basis when a limit is reduced or an exposure is eliminated. Retain the policy writing minimum premium, if applicable.

### 3.7 Policy Restrictions and Increased Premiums

Policies can be issued with coverage restrictions or at increased premiums if the policy would not otherwise be issued. The insured must agree to any restrictions or premium increases in writing.

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### 3.8 Loss Payable Options

The standard mortgage provisions are included in forms BP-100 and BP-200. Other loss payable options can be used in those instances where the standard mortgage provisions are not applicable. The following options can be used when another party has a financial interest in the property of an insured and requires status as a loss payee under the insurance covering the property.

#### 3.8.1 Loss Payable -- Option 1

This option requires the insurer to pay claims jointly to the insured and the loss payee as their interests may appear. This option does not offer the loss payee any protection if the actions of the insured affect the coverage. Nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee.

Attach endorsement CP-132 and indicate that Option 1 applies.

#### 3.8.2 Lender's Loss Payable -- Option 2

This option includes provisions similar to the standard mortgage provisions in the policies, except that it is not limited in its application to buildings or structures.

This option can be used with coverage for personal or real property if the other party has an interest that can be established by a written contract or other documentary evidence. This option also gives the loss payee limited protection against acts of the insured that void coverage. Advance notice of cancellation or nonrenewal must be given to the loss payee.

Attach endorsement CP-132 and indicate that Option 2 applies.

#### 3.8.3 Contract of Sale -- Option 3

This option is used when the insured is in the process of buying or selling property and both the seller and the buyer have insurable interests in the property. This option does not offer the loss payee any protection if the actions of the insured affect the coverage. Nor does it require that advance notice of cancellation or nonrenewal be given to the loss payee. Losses are paid jointly to the insured and the loss payee as their interests appear.

Attach endorsement CP-132 and indicate that Option 3 applies.

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### 3.9 Valuation

Unless otherwise indicated on the declarations, most property losses are settled on a replacement cost basis and covered property must be insured for its full replacement value.

A rule that addresses loss settlement on a actual cash value basis is included in this manual.

### 3.10 Condominium Associations

When the policy is issued to cover the interests of a condominium association, the policy terms must be amended accordingly.

Attach endorsement BP-338.

Policies issued to a condominium association can cover the buildings and exclude coverage for all fixtures, improvements, and alterations solely owned by individual condominium unit-owners.

Attach endorsements BP-317 and BP-338.

Policies issued to a condominium association can cover the buildings and exclude coverage for fixtures, improvements, and alterations that have been added to units by unit-owners after the original construction or conversion, and are not of the same kind and quality as those initially installed, and are solely owned by individual unit-owners.

Attach endorsements BP-318 and BP-338.

### 3.11 Condominium Unit-Owners

When the policy is issued to cover individual condominium unit-owners, the policy terms must be amended to cover the fixtures, improvements, and alterations owned by the unit-owner that are a part of the building.

Attach endorsement BP-350.



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### RULE 4 -- DEFINITIONS

#### 4.1 Fire Protection Classifications

**Protected** -- Building is located within 1,000 feet of a fire hydrant and is within five road miles of a responding fire department.

**Partially Protected** -- Building is located more than 1,000 feet from a fire hydrant but is within five road miles of a responding fire department.

**Unprotected** -- All other.

#### 4.2 Building Construction Classifications

**Frame** -- Buildings where the exterior walls are wood or other combustible materials, including construction where combustible materials are combined with other materials (such as brick veneer, stone veneer, wood iron-clad, or stucco on wood).

**Joisted Masonry** -- Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and where the floors and roof are combustible (disregarding floors resting directly on the ground).

**Non-combustible** -- Buildings where the exterior walls, floors, and roof are constructed of, and supported by, metal, asbestos, gypsum, or other non-combustible materials.

**Masonry Non-combustible** -- Buildings where the exterior walls are constructed of masonry materials as described in joisted masonry above, with the floors and roof of metal or other non-combustible materials.

**Modified Fire Resistive** -- Buildings where the exterior walls, floors, and roof are constructed of masonry or fire resistive material with a fire resistance rating of one hour or more, but less than two hours. Rate as fire resistive.

**Fire Resistive** -- Buildings where the exterior walls, floors, and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours.

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**Mixed Construction** -- When a building is of mixed construction, determine the applicable construction type as follows:

- If more than 1/3 of the total exterior wall area is of combustible materials, the applicable construction type is frame.
- If 2/3 or more of the total exterior wall area and 2/3 or more of the floor and roof area is of non-combustible materials, the applicable construction type is non-combustible.
- If 2/3 or more of the total wall area is of masonry or fire resistive materials, the construction type is:
  - Fire resistive or modified fire resistive, when 2/3 or more of the total floor and roof area is of masonry or fire resistive materials.
  - Masonry non-combustible, when 2/3 or more of the total floor and roof area is of non-combustible materials.
  - Joisted masonry, when more than 1/3 of the total floor and roof area is of combustible materials.

### 4.3 Sprinklered Property

A building is classified as sprinklered if the entire building is protected by an automatic sprinkler system. Automatic sprinkler system means any automatic fire protective or extinguishing system.

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### RULE 5 -- PREMIUM MODIFICATIONS

#### 5.1 Protective Devices or Services

The premium can be modified to reflect protective devices or services. Premium credits are allowed for the installation of the following approved and properly maintained protective devices or services:

- Burglar Alarm System
- Watchman
- Sprinkler System

The company must be notified if the protective devices or services are discontinued or out of service.

Attach endorsement BP-331 and describe the protective device or service on the endorsement.

When a burglar alarm system is maintained or a watchman employed, multiply the standard and special form business personal property rating information by the appropriate protective device or service factor shown in this manual.

Burglar alarm credits do not apply when coverage is provided by form BP-100, unless the optional coverage for Burglary and Robbery is included.

When coverage is provided by form BP-200 and a single location has both watchman and burglar alarm protection, use only the factor that produces the largest credit.

When a sprinkler system is maintained, multiply the building and business personal property rating information for standard form coverage by the appropriate protective device or service factor shown in this manual.

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### RULE 6 -- DEDUCTIBLES

With the exception of losses payable under Fire Department Service Charge coverage, a deductible will be applied to all property losses covered by forms BP-100 and BP-200. No deductible applies to the Loss of Income or Commercial Liability coverages provided by form BP-100 or form BP-200.

Unless otherwise indicated, the rating information shown in this manual reflects a \$250 deductible amount. The following higher deductible amounts are available:

\$ 500  
1,000  
3,000  
5,000  
10,000

Show the deductible amount on the declarations. Modify the basic premium to reflect the deductible amount selected as described in the premium determination rule.

The higher deductible amounts also apply to the property coverage options, unless the form or endorsement used to provide the option states otherwise. Only the standard \$250 deductible applies to the following coverage options:

- Burglary and Robbery Coverage (Option 2)
- Condominium Loss Assessment Coverage
- Employee Dishonesty Coverage
- Exterior Glass Coverage
- Interior Glass Coverage
- Money and Securities Coverage
- Outdoor Sign Coverage

The rule for each property coverage option includes deductible information.

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### RULE 7 -- PREMIUM DEVELOPMENT

#### 7.1 Factors or Multipliers

Factors or multipliers should be applied consecutively and multiplied by each other. They should not be added together, unless specified otherwise.

#### 7.2 Rounding Procedure

##### 7.2.1 Rates

Rating information should be rounded to three decimal places after the final calculation. Five-tenths or more of a mil will be considered one mil.

For example:            .2225 = .223  
                              .2224 = .222

##### 7.2.2 Premiums

Premiums for the coverages that require a separate calculation should be rounded to the nearest whole dollar.

#### 7.3 Interpolation

Rating information for which a limit is not shown should be developed by interpolation.

#### 7.4 Minimum Premiums

Minimum Premiums:

BP100 BusinessOwner Standard Policy - \$150.00

BP200 BusinessOwners Special Policy - \$ 250.00

(NOTE: for reinsurance purposes, of the total minimum premium for the policy, \$100 of it will be the minimum Liability Premium. If the policy premium exceeds the minimum premium, the liability premium for reinsurance purposes shall be the greater of \$100 or 30% of the total policy premium)

#### 7.5 Multiple Occupancies

##### Building

-- Determine the percentage of total floor area for each occupancy in the building.

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- Classify a building occupied solely by apartments and offices as an apartment if the office occupancies are 25% or less of the total floor area. If the total floor area of the office occupancies is more than 25%, classify the building as an office.
- Classify a building occupied solely by apartments and eligible office occupancies, as well as eligible retail, service, and/or processing occupancies as an apartment if the total floor area of the office, retail, service, and processing occupancies is 15,000 square feet or less and if it is 25% or less of the total floor area of the building.

If the total floor area of the office, retail, service, and processing occupancies is more than 15,000 square feet or greater than 25% of the total floor area of the building, classify the building as the office, retail, service, or processing occupancy with the largest floor area. If none of the office, retail, service, or processing occupancies are predominant, use the rating information of the highest rated occupancy.

The total area of a retail, service, or processing occupancy cannot exceed 15,000 square feet.

- Classify a building occupied solely by offices and eligible apartment occupancies, as well as eligible retail, service, and/or processing occupancies as an office if the total floor area of the apartment, retail, service, and processing occupancies is 15,000 square feet or less and if it is 25% or less of the total floor area of the building.

If the total floor area of the apartment, retail, service, and processing occupancies is more than 15,000 square feet or greater than 25% of the total floor area of the building, classify the building as the apartment, retail, service, or processing occupancy with the largest floor area. If none of the apartment, retail, service, or processing occupancies are predominant, use the rating information of the highest rated occupancy.

The total area of a retail, service, or processing occupancy cannot exceed 15,000 square feet.

- Classify a building occupied solely by eligible retail, service, and processing occupancies as the retail, service, or processing occupancy with the largest floor area. If none of the retail, service, or processing occupancies are predominant, use the rating information of the highest rated occupancy.

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- Rate the building using the lessor's risk rating information if the owner of the building occupies 75% or less of the total floor area of the building. Rate the building using the owner-occupied rating information if the owner occupies more than 75% of the total floor area of the building.

Floor areas do not include basement areas not open to the public.

### **Business Personal Property**

- Rate the business personal property for each occupancy using the rating information for that occupancy. For example, if an office building includes a barbershop, rate the business personal property of the office using the office rating information and rate the business personal property of the barber shop using the barbershop rating information.

## **7.6 Premium Determination**

Refer to the company if the rating information shown in this manual has not been converted from loss costs to company rates and premiums.

The rating information shown in this manual applies to policy terms of one year.

The premium for the building and business personal property coverages are calculated using separate building and business personal property limits.

### **Retail, Service, and Office Exposures**

Rating information shown for owner-occupied buildings is labeled "OCC" and rating information for leased buildings is labeled "LESS".

The business personal property rating information is shown separately.

### **Apartment, Habitational Condominium Associations, and Dwellings**

The building rating information is used for both the building and the business personal property coverages.

#### **7.6.1 Basic Premium -- Building**

Step 1 -- Select the property rate group from the classification section of this manual.

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Step 2 -- For each covered building, use the territorial assignment, protection classification, and construction classification to determine the appropriate building rating information per \$1,000 of insurance.

Step 3 -- If the building is protected by an automatic sprinkler system, multiply the rating information determined in Step 2 by the appropriate protective device factor for sprinklered properties.

Step 4 -- If the building is covered on an actual cash value basis, multiply the result of Step 3 by the actual cash value factor, if applicable.

Step 5 -- If the policy is issued with a liability Each Occurrence limit of \$500,000 or \$1,000,000, add the higher liability increment to the result of Step 4, if applicable.

Step 6 -- If Form BP-200 applies, add the rating information for special form coverage to the result of Step 5.

Step 7 -- Multiply the result of Step 6 by any factors that are used to adjust the rating information for other premium modifications or coverage options that apply.

Step 8 -- Multiply the result of Step 7 by the building limit in thousands.

Step 9 -- Multiply the result of Step 8 by the deductible factor to determine the basic premium for each covered building.

### **7.6.2 Basic Premium -- Business Personal Property**

Step 1 -- Select the property rate group from the classification section of this manual. When form BP-200 applies, also select the special rate group from the classification section. Rate group 0 applies when coverage for theft is excluded under form BP-200.

Step 2 -- For the business personal property at each covered location, use the territorial assignment, protection classification, and construction classification to determine the appropriate business personal property rating information per \$1,000 of insurance.

Step 3 -- If the business personal property is protected by an automatic sprinkler system, multiply the rating information determined in Step 2 by the appropriate protective device factor for sprinklered properties.



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Step 4 -- If the business personal property is covered on an actual cash value basis, multiply the result of Step 3 by the actual cash value factor.

Step 5 -- When the policy is issued with a liability Each Occurrence limit of \$500,000 or \$1,000,000, add the appropriate higher liability increment to the result of Step 4.

Step 6 -- Multiply the result of Step 5 by any factors that are used to adjust the rating information for other premium modifications or coverage options that apply.

Step 7 -- Multiply the result of Step 6 by the business personal property limit in thousands.

Step 8 -- If form BP-200 applies, use the rating information for the appropriate rate group to determine the special policy form personal property charge that corresponds to the Coverage B limit. Multiply the charge determined by any premium modification and coverage option factors that apply to the special form personal property charges. Add the adjusted special form personal property charge to the result of Step 7.

Step 9 -- Multiply the result of Step 8 by the deductible factor to determine the basic premium for the business personal property at each covered location.

### **7.6.3 Additional Premium -- Swimming Pools**

Add the additional charge shown in this manual for each swimming pool on the premises of a covered apartment building, residential condominium building, or one- to four-family rental dwelling.

**\*\* REFER TO WRC \*\***

### **7.6.4 Additional Premium -- Property and Liability Coverage Options**

Some of the rules in this manual that describe the property and liability coverage options require an adjustment to the rating information. Such adjustments are made in determining the basic building and/or business personal property premiums.

Other rules call for developing an additional premium for the applicable coverage.

Use the instructions in this manual to determine any applicable additional premiums for the coverage options selected.

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### 7.6.5 Total Policy Premium

The individual risk premium modification factor is multiplied by the sum of the following to determine the total policy premium:

- basic policy premium for each covered building,
- basic policy premium for business personal property at each covered location,
- additional premium for swimming pools, and
- additional premium for any applicable property and liability coverage options.

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### **RULE 8 -- PROPERTY COVERAGE OPTIONS**

#### **8.1 Actual Cash Value**

Property can be covered on an actual cash value basis instead of on a replacement cost basis by making the appropriate entry on the declarations. The property must be insured for its full actual cash value.

The basic policy rating information for business personal property must be adjusted when this option applies. Multiply the business personal property rating information for standard form coverage by the actual cash value factor shown in this manual.

When the owner of the building occupies 75% or less of the total floor area of the building, the basic policy rating information for the building must be adjusted when this option applies. Multiply the building rating information for standard form coverage by the actual cash value factor shown in this manual.

No adjustment to the building rating information is required if the owner of the building occupies more than 75% of the total floor area of the building.

#### **8.2 Automatic Increase -- Coverages A and/or B**

The Coverage A and/or Coverage B limits can be automatically increased during the policy period. The amount of increase will apply proportionately throughout each annual term.

Show the annual percentage of increase for the applicable coverages on the declarations.

The basic policy rating information must be adjusted when this option applies.

When form BP-100 is used, multiply the standard policy buildings and business personal property rating information by the automatic increase factor shown in this manual.

When form BP-200 is used, multiply the standard policy building rating plus the special policy building charge, and the personal property rating information and the special policy personal property charge by the automatic increase factor shown in this manual.

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### 8.3 Peak Season -- Coverage B

When Coverage B is written at 100% of the average monthly value, the policy provides an automatic increase of 25% of the Coverage B limit for seasonal increases in value. If the 100% minimum average value is not met or if more than a 25% increase is needed, the Coverage B limit can be increased for seasonal changes in value. The period for which limits are increased cannot extend beyond the policy expiration date.

Attach endorsement BP-323 and complete the schedule.

To determine the additional premium, prorate the premium for the additional Coverage B limit based on the specific period for which the limit is increased.

Multiply the additional premium by the deductible factor.

### 8.4 Loss of Income -- Without a Limit

Losses under Coverage C -- Loss of Income can be paid for up to one year without showing a dollar limit on the declarations. When this option is selected, a 72-hour waiting period can be imposed on the loss of income coverage.

#### 8.4.1 Coverage Without a Waiting Period

When Coverage C -- Loss of Income is written without a limit, determine the additional premium by multiplying the building and business personal property premium by the corresponding factor shown in this manual.

This coverage is not subject to the property loss deductible. Do not apply the property loss deductible factor.

#### 8.4.2 Coverage Subject to a 72-Hour Waiting Period

When Coverage C -- Loss of Income is written without a limit, a 72-hour waiting period can be imposed on the coverage provided for Earnings. The 72-hour waiting period will also apply to the Earnings coverage provided under the Supplemental Loss of Income Coverages for Interruption by Civil Authority.

Extra Expense provided under these coverages is not subject to the 72-hour waiting period.

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However, the period of time during which the Earnings and Extra Expense applies under the Interruption by Civil Authority is extended from the two weeks to three weeks when the 72-hour waiting period is imposed.

Determine the additional premium by multiplying the building and business personal property premium by the corresponding factor shown in this manual.

This coverage is not subject to the property loss deductible. Do not apply the property loss deductible factor.

Attach endorsement BP 0620.

### **8.5 Ordinance or Law Extension -- Increased Cost of Construction**

Limited coverage for increased costs resulting from the enforcement of any ordinance or law is provided under the building and business personal property coverage following a covered loss.

Additional coverage can be provided for loss to the undamaged portion of a building that results from the enforcement of an ordinance or law following a covered loss. This coverage does not apply to owner-occupied residential premises with one to four family dwellings.

Attach endorsement BP-321 and identify the covered buildings.

Increase the building limit as needed and use the building rating information for all covered perils. No adjustment to the rating information applies.

When the coverage described above applies, the policy can be further extended to provide additional coverage for other costs associated with the enforcement of an ordinance or law, including increased debris removal and demolition costs and/or increased cost of construction.

Specify the additional limit for Debris Removal and Demolition and/or Increased Cost of Construction for the buildings identified on endorsement BP-321.

To determine the additional premium, multiply each limit shown on endorsement BP-321 by the building rating information for all applicable perils. Multiply the result of this calculation by the ordinance or law extension factor shown in this manual.

Multiply the additional premium by the deductible factor.

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### 8.6 Back-up of Sewers and Drains

Coverage for loss caused by water that backs up through sewers or drains can be added for property covered under Coverage A or Coverage B.

Attach endorsement BP-330 and identify the covered property and show the limits on the schedule.

To determine the additional premium, multiply the water damage limit by the rating information shown in this manual.

Multiply the additional premium by the deductible factor.

### 8.7 Crime Coverages – Form BP-100 Only

#### 8.7.1 Burglary and Robbery Coverage -- Option 1

Coverage can be provided for loss to business personal property (other than money and securities) resulting from burglary or robbery.

Attach endorsement BP-302. Do not use this option with Burglary and Robbery Coverage (Option 2) or Theft Coverage, endorsement BP-306.

Select the appropriate rate group from the Special column in the classification section in this manual. To determine the additional premium, use the rating information for the applicable rate group to determine the special form charge for business personal property that corresponds to the Coverage B limit. Multiply the special form charge by the burglary and robbery (Option 1) factor shown in this manual.

If burglary protection devices or services are maintained, multiply the additional premium by the appropriate protective device or service factor shown in this manual and multiply the result by the deductible factor.

#### 8.7.2 Burglary and Robbery Coverage (Limits \$1,000 - \$5,000) -- Option 2

Limited coverage can be provided for loss to business personal property resulting from burglary, robbery, safe burglary, and messenger robbery. The minimum limit is \$1,000 and the maximum limit is \$5,000. This optional coverage does not include coverage for loss to money and securities resulting from burglary.

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The terms of this optional coverage are included in form BP-100. The coverage is activated by making the appropriate entries on the declarations. Show the limit that applies. Do not use this option with Burglary and Robbery Coverage (Option 1), endorsement BP-302, or Theft Coverage, endorsement BP-306.

Select the appropriate rate group from the Special column in the classification section in this manual. To determine the additional premium, multiply the burglary and robbery base amount by the burglary and robbery (Option 2) factor shown in this manual for the applicable rate group and limit.

If burglary protection devices or services are maintained, multiply the additional premium by the appropriate protective device or service factor shown in this manual and multiply the result by the deductible factor.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

### **8.7.3 Theft Coverage**

Coverage can be provided for loss to business personal property (other than money and securities) resulting from theft.

Attach endorsement BP-306. Do not use this option with Burglary and Robbery Coverage (Options 1 or 2) described above.

Select the appropriate rate group from the Special column in the classification section in this manual. To determine the additional premium, use the rating information for the applicable rate group to determine the special form charge for business personal property that corresponds to the Coverage B limit. Multiply the special form charge by the theft factor shown in this manual.

If burglary protection devices or services are maintained, adjust the additional premium by the appropriate protective device or service factor shown in this manual and multiply the result by the deductible factor.

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### 8.8 Employee Dishonesty

Coverage can be provided for loss or damage to business personal property, including money and securities, resulting from dishonest acts committed by the insured's employees. The minimum limit is \$5,000 and the maximum limit is \$50,000.

The terms of this optional coverage are included in forms BP-100 and BP-200. The coverage is activated by making the appropriate entries on the declarations. Show the limit that applies.

Use the employee dishonesty rating information shown in this manual to determine the additional premium.

Select the rating information for the limit desired based on the total number of employees at all locations.

When this coverage is provided for two or more locations, use the rating information shown in this manual to develop an additional location charge for each additional location based on the limit that applies.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

### 8.9 Money and Securities

Coverage can be provided for loss to money and securities resulting from theft, disappearance, or destruction.

The terms of this optional coverage are included in form BP-200. The coverage is activated by making the appropriate entries on the declarations. Show the inside the premises and outside the premises limits that apply.

For form BP-100, attach endorsement BP-304 and show the inside the premises and outside the premises limits that apply.

To determine the additional premium, multiply the money and securities base amount by the money and securities factor shown in this manual for the applicable limits and occupancy.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.



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### 8.10 Theft Exclusion -- Form BP-200 Only

Coverage for loss resulting from theft can be excluded.

Attach endorsement BP-348.

Use the rating information in the special policy personal property pages for rate group 0 instead of the rate group specified in the classification section when determining the basic policy premium.

### 8.11 Condominium Loss Assessment

Condominium loss assessment coverage can be provided for condominium unit-owners.

Attach endorsement BP-319 and complete the schedule.

Use the condominium loss assessment rating information shown in this manual to determine the additional premium.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

### 8.12 Accounts Receivable

Coverage against physical losses, with certain exceptions, can be provided for accounts receivable. This includes sums that cannot be collected from customers because the records were damaged or destroyed, the cost to reconstruct damaged or destroyed records, increased collection costs, and interest on loans used to offset losses prior to receipt of insurance proceeds.

Attach endorsement BP-320; describe each covered location and show the limit that applies.

To determine the additional premium, multiply the accounts receivable factor shown in this manual by the standard form business personal property rating information for the appropriate rate group. Multiply the result of this calculation by the accounts receivable limit in thousands.

This coverage is not subject to a deductible. Do not apply the deductible factor.

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### 8.13 Valuable Papers and Records

Limited coverage for valuable papers is provided in the policy. Additional coverage against physical losses, with certain exceptions, can be provided for valuable papers and records. This optional coverage includes loss caused by earthquake, flood, seepage, or water damage.

Attach endorsement BP-328; describe each covered location and show the limit that applies. The coverage provided by this endorsement is subject to a separate deductible amount. Show the deductible amount on the endorsement.

To determine the additional premium, multiply the valuable papers and records factor shown in this manual by the standard form business personal property rating information for the appropriate rate group. Multiply the result of this calculation by the valuable papers and records limit in thousands.

Multiply the additional premium by the deductible factor.

### 8.14 Computers

Coverage against physical losses, with certain exceptions, can be provided for computer hardware and software used in the operation of the covered business. This option includes coverage for loss caused by mechanical breakdown, earthquake, flood, and water damage.

Attach endorsement BP-322 and complete the schedule; describe each covered location and show the limits that apply. The coverage provided by this endorsement is subject to a separate deductible amount. Show the deductible amount on the endorsement.

To determine the additional premium, multiply the computer rating information shown in this manual by the hardware and software limits in thousands.

Multiply the additional premium by the deductible factor.

### 8.15 Fine Arts

Coverage against physical losses, with certain exceptions, can be provided for articles of fine arts. This option includes coverage for losses resulting from earthquake, flood, and water damage. All items must be scheduled with a specific limit on each item.

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Attach endorsement BP-324; describe the covered property and show the limits that apply. The coverage provided by this endorsement is subject to a separate deductible amount. Show the deductible amount on the endorsement.

To determine the additional premium, multiply the standard form business personal property rating information for the location where the property is usually kept by the fine arts factor shown in the rating information in this manual. Multiply the result of this calculation by the fine arts limit in thousands.

Multiply the additional premium by the deductible factor.

### 8.16 Outdoor Signs

Limited coverage for signs is provided in the policy. Additional coverage against physical losses, with certain exceptions, can be provided for outdoor signs. This option includes coverage for losses resulting from earthquake, flood, and water damage.

The terms of this optional coverage are included in forms BP-100 and BP-200. The coverage is activated by making the appropriate entries on the declarations. Show the limit that applies.

To determine the additional premium, multiply the outdoor signs rating information shown in this manual by the outdoor signs limit in thousands.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

### 8.17 Spoilage

Coverage can be provided for loss to scheduled perishable stock caused by the perils of breakdown and contamination and/or power disruption. The minimum limit is \$1,000 and the maximum limit is \$50,000.

Attach endorsement BP-327 and complete the schedule.

To determine the additional premium, multiply the spoilage rating information shown in this manual by the spoilage limit in thousands.

Multiply the additional premium by the deductible factor.

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### 8.18 Property Additional Coverage Endorsements

Four Property Additional Coverage Endorsements (PACE) are available for use with form BP-100 or form BP-200. The endorsements provide terms with specified limits of insurance for various optional coverages.

These endorsements rely on the terms and conditions of form BP-100 or form BP-200, subject to amendments made by the individual PACE endorsements.

The coverages provided are subject to the policy deductible, unless otherwise stated under the terms of each coverage included in the PACE endorsements.

A policy may include both a PACE endorsement and another coverage option that pertains to the same type of property. Example: Endorsement BP-351, PACE - 1, provides \$10,000 in computer coverage. When \$20,000 in computer coverage is required under a policy that includes endorsement BP-351, an additional limit of \$10,000 in computer coverage can be provided under the terms of endorsement BP-322, Computer Coverage.

A listing of the coverages and corresponding limits provided by each PACE endorsement follows. The endorsements contain the complete conditions and coverages.

#### 8.18.1 PACE 1

<b>Coverage</b>	<b>Limit</b>
Glass	Replacement Cost
Outdoor Signs	\$10,000
Employee Dishonesty	\$10,000
Personal Property - Off Premises	\$10,000
Personal Property of Others	\$10,000
Valuable Papers and Records	\$10,000
Accounts Receivable	\$10,000
Spoilage	\$10,000
Computers	\$10,000

Attach endorsement BP-351.

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**8.18.2 PACE 2**

<b>Coverage</b>	<b>Limit</b>
Glass	Replacement Cost
Outdoor Signs	\$5,000
Valuable Papers and Records	\$5,000
Accounts Receivable	\$5,000
Spoilage	\$5,000
Computers	\$5,000

Attach endorsement BP-352.

**8.18.3 PACE 3**

<b>Coverage</b>	<b>Limit</b>
Employee Dishonesty	\$5,000
Personal Property of Others	\$5,000
Valuable Papers and Records	\$5,000
Spoilage	\$5,000
Computers	\$5,000

Attach endorsement BP-353.

**8.18.4 PACE 4**

<b>Coverage</b>	<b>Limit</b>
Glass	Replacement Cost
Outdoor Signs	\$5,000
Personal Property of Others	\$5,000
Valuable Papers and Records	\$10,000
Accounts Receivable	\$5,000
Spoilage	\$10,000
Computers	\$10,000

Attach endorsement BP-354.

**8.19 Weather Limitations -- BP-200 Only**

Coverage for loss to the interior of a building caused by rain, snow, sand, or dust that does not enter through an opening made by a specified peril can be excluded. Refer to the company for rating information.

Attach endorsement BP-311.

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### 8.20 Earthquake

Coverage for loss caused by earthquake and volcanic eruption can be provided for all property covered under Coverages A and B and for the loss of income coverage provided under Coverage C.

Attach endorsement BP-332.

The earthquake rating information shown in this manual for buildings and personal property is displayed by earthquake construction classification and earthquake zone. The earthquake rating information for personal property also reflects an earthquake rate group assignment. The earthquake zones are listed under Territorial Definitions. The earthquake rate group assignments for personal property are shown in the classification section of this manual. The earthquake construction classifications are described below.

#### 8.20.1 Earthquake Construction Classifications

##### Wood Frame Buildings

###### Class 1C

- Wood frame and wood frame stucco construction
- Two stories or less if habitational
- Three stories or less if not habitational
- 3,000 square feet or less ground floor area if not habitational
- Floors not concrete supported
- Walls not unit masonry or concrete
- Masonry veneer walls

###### Class 1D

- Wood frame and wood frame stucco construction
- Floors not concrete supported
- Walls not unit masonry or concrete
- Masonry veneer walls

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### All Metal Buildings

#### Class 2A

- Metal frame
- Metal, wood, or cement-asbestos siding and roofing
- One story
- 20,000 square feet or less ground floor area

#### Class 2B

- Metal frame
- Metal, wood, or cement-asbestos siding and roofing

### Steel Frame Buildings

#### Class 3A

- Steel frame carrying all loads
- Floors and roof of poured-in-place reinforced concrete or of concrete fill on metal decking welded to steel frame
- Floor and roof supports not web steel
- Exterior walls non-load bearing
- Exterior walls poured-in-place reinforced concrete or reinforced unit masonry
- Column-free areas not exceeding 2,500 square feet
- Not under construction

#### Class 3B

- Steel frame carrying all loads
- Floors of poured-in-place reinforced concrete or metal
- Roof of poured-in-place reinforced concrete or metal if three stories or less
- Roof of any material if over three stories
- Exterior and interior walls not load bearing

### Reinforced Concrete, Combined Reinforced Concrete, and Structural Steel Buildings

#### Class 4A

- Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
- Floors of poured-in-place reinforced concrete
- Roof of poured-in-place reinforced concrete if three stories or less

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- Roof of any material if over three stories
- Exterior walls of poured-in-place reinforced concrete or reinforced unit masonry
- Column-free areas not exceeding 2,500 square feet
- Not under construction

### Class 4B

- Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
- Floors of poured-in-place reinforced concrete
- Roof of poured-in-place reinforced concrete if three stories or less
- Roof of any material if over three stories
- Nonbearing walls of any material
- Bearing walls of poured-in-place reinforced concrete

### Class 4C

- Frame of precast concrete or combination of precast concrete with poured-in-place reinforced concrete or structural steel
- Floors of reinforced concrete lift-slabs
- Roof of reinforced concrete lift-slabs if three stories or less
- Roof of any material if over three stories
- Bearing walls of poured-in-place reinforced concrete
- Nonbearing walls of any material

### Class 4D

- Frame of poured-in-place reinforced concrete or combination of poured-in-place reinforced concrete and structural steel
- Floors and roof of any material
- Nonbearing walls of any material

## Concrete, Brick, or Block Building

### Class 5A

- Load bearing exterior walls of poured-in-place reinforced concrete, precast reinforced concrete, reinforced brick, or reinforced concrete block masonry
- Supported floors of wood or metal
- One story
- Not under construction



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### Class 5AA

- Load bearing exterior walls of poured-in-place reinforced concrete, precast reinforced concrete, reinforced brick, or reinforced concrete block masonry
- Supported floors of wood or metal

### Class 5B

- Load bearing walls of unreinforced brick or other unreinforced solid masonry, except adobe
- Floors and roof of any material

### Class 5C

- Load bearing walls of hollow tile, hollow unit masonry, adobe, or cavity wall construction
- Floors and roof of any material

### Class 5D

- Any other construction

### **Mixed Construction Buildings**

Construction classes under 10% should be disregarded. Use class (over 10%) with the highest rate.

## **8.20.2 Earthquake Premium Modifications**

The earthquake rating information shown in this manual must be adjusted to reflect various conditions that affect exposure to loss by earthquake and volcanic eruption. The earthquake premium modifications addressed by this manual are described below.

### **Masonry Veneer**

Exterior masonry veneer on wood frame walls is not covered for loss caused by earthquake or volcanic eruption when the masonry veneer exceeds 10% of the exterior wall area.

The coverage provided by endorsement BP-332 can be extended to include loss to exterior masonry veneer by adjusting the earthquake rating information and making an entry on the declarations to show that masonry veneer is included.

Multiply the earthquake rating information for buildings by the masonry veneer factor shown in this manual.

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### **Ground Stability**

The building and personal property earthquake rating information shown in this manual must be adjusted when buildings are not on firm, natural ground.

Multiply the earthquake rating information for buildings and personal property by the ground stability factor shown in this manual.

### **Roof Tanks**

The building and personal property earthquake rating information shown in this manual must be adjusted when the building is equipped with a roof tank.

Multiply the earthquake rating information for buildings and contents by the roof tank factor shown in this manual.

### **8.20.3 Earthquake Deductible**

Endorsement BP-332 includes a special earthquake deductible provision that applies as a percentage of the covered property at the time of the loss. The rating information shown in this manual reflects a mandatory minimum earthquake deductible of 2% of the value of the covered property at the time of the loss.

The earthquake deductible can be increased to a maximum of 40%. Use the rating information in this manual to determine the earthquake deductible factor.

Multiply the additional premium developed for endorsement BP-332 by the applicable earthquake deductible factor.

Show the earthquake deductible percentage on the declarations.

### **8.20.4 Earthquake Premium Determination**

Step 1 -- Select the earthquake rating information shown in this manual that reflects the applicable earthquake construction type and earthquake zone for each covered building and for the personal property at each covered location. The personal property rating information selected must also reflect the appropriate earthquake rate group assignment.

Step 2 -- Multiply the rating information selected in Step 1 by any applicable earthquake premium modifications.

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Step 3 -- Multiply the result of Step 2 by the applicable Coverage A and Coverage B limits in thousands.

Step 4 -- Multiply the result of Step 3 by the appropriate earthquake deductible factor.

### 8.21 Sprinkler Leakage Earthquake Extension

When earthquake coverage is not provided under endorsement BP-332, the policy can be extended to include sprinkler leakage loss caused by earthquake or volcanic eruption. Coverage under this option must be provided for all property covered under Coverages A and B and for the loss of income coverage provided under Coverage C.

Attach endorsement BP-325. (Do not use endorsement BP-325 when endorsement BP-332 applies; endorsement BP-332 includes sprinkler leakage coverage for loss caused by earthquake or volcanic eruption.)

The sprinkler leakage earthquake extension rating information shown in this manual for buildings and personal property is displayed by earthquake construction classification and earthquake zone. The personal property rating information for this option also reflects a sprinkler leakage rate group assignment.

The earthquake construction classifications are described under Rule 8.19.1. The earthquake zones are listed under Territorial Definitions. The sprinkler leakage rate group assignments ("l" - low, "m" - moderate, and "h" - high) for personal property are shown in the classification section of this manual.

Select the sprinkler leakage earthquake extension rating information shown in this manual that reflects the applicable earthquake construction type and earthquake zone for each covered building and for the personal property at each covered location. The personal property rating information selected must also reflect the appropriate sprinkler leakage rate group assignment.

To determine the additional premium, multiply the rating information selected above by the applicable Coverage A and Coverage B limits in thousands.

Multiply the additional premium by the policy deductible factor.

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### 8.22 Glass

Limited glass coverage is provided under forms BP-100 and BP-200. Under form BP-100, no coverage is provided for the breakage of building glass or glass in an outdoor sign that results from vandalism. The vandalism exclusion does not apply to glass building blocks.

Under form BP-200, coverage for the breakage of building glass that results from vandalism or from any other cause except one of the specified perils (other than vandalism) is limited to \$100 per pane and \$500 per occurrence. The special limits do not apply to glass building blocks.

Additional glass coverage as described below may be provided under forms BP-100 and BP-200.

#### 8.22.1 Exterior Glass

Coverage against all physical losses, with certain exceptions can be provided for exterior glass. Only exterior glass on the ground floor level and the basement or garden level is covered, unless coverage for exterior glass on all floors is indicated by an entry made on the declarations.

The terms of this optional coverage are included in forms BP-100 and BP-200. Coverage is activated by making the appropriate entries on the declarations. Show the limit that applies.

To determine the additional premium, separately measure the square footage of the covered glass located above the second floor and the covered glass located on the second floor and below. Multiply these measurements by the glass rating information and the appropriate exterior glass factor shown in this manual.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

#### 8.22.2 Interior Glass

Coverage against all physical losses, with certain exceptions, can be provided for interior glass, which is permanently attached to or is a part of an interior wall, floor, or ceiling. Only glass on basement and ground floors is covered unless coverage for glass on all floors is indicated on the declarations.

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The terms of this optional coverage are included in forms BP-100 and BP-200. Coverage is activated making the appropriate entries on the declarations. Show the limit that applies.

To determine the additional premium, multiply the glass rating information shown in this manual by the area of the covered glass in square feet. Multiply the result of this calculation by the interior glass factor shown in this manual.

This coverage is not subject to deductible amounts greater than \$250. Do not apply the deductible factor.

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### RULE 9 -- LIABILITY COVERAGE OPTIONS

#### 9.1 Higher Limits

##### 9.1.1 Higher Each Occurrence Limit

The basic Each Occurrence Limit, which applies to Coverages L, M, N, O, and P, is \$300,000. It can be increased to \$500,000 or \$1,000,000.

Show the Each Occurrence Limit on the declarations.

The incremental rating information for the higher Each Occurrence Limits is shown in this manual. Add the increment to the applicable property rating information as described in the premium determination rule.

##### 9.1.2 Higher Fire Legal Liability Limit

The basic Fire Legal Liability Limit, which applies to Coverage O, is \$100,000. Subject to the each occurrence limit, the Fire Legal Liability Limit may be increased to \$250,000, or \$500,000.

Show the Fire Legal Liability Limit on the declarations.

To determine the additional premium, multiply the standard form building lessor's risk rating information for the appropriate rate group by the applicable factor for the higher fire legal liability shown in this manual.

When a sprinkler system is maintained, multiply the standard form building lessor's risk rating information for the appropriate rate group by the appropriate Protective Device or Services factor shown for sprinklered properties in this manual.

This coverage is not subject to a deductible. Do not apply the deductible factor.

#### 9.2 Additional Insureds

The liability section of the businessowners policies may require modification in order to extend the insured's liability protection to other persons or entities. This can be accomplished by the use of additional insured endorsements.

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Coverage for additional insureds is subject to all of the exclusions and conditions found in the liability section of the businessowners policy to which the additional insured endorsement is attached. Each endorsement may contain certain exclusions applying specifically to it.

### 9.2.1 Lessors

The definition of insured can be amended to include the owner of the premises (lessor) from whom the named insured (lessee) leases the premises.

The leased premises and the lessor must be described in the endorsement. The description of the leased premises must indicate the part of the premises leased by the insured.

Attach endorsement GL-842.

Use the rating information shown in this manual to determine the additional premium.

### 9.2.2 Controlling Interest

The definition of insured can be amended to include controlling interests. Controlling interests are insured only for liability arising out of the described interest and the described premises and only while the named insured leases or occupies those premises. The extent of financial control and the premises involved must be described on the endorsement.

Attach endorsement GL-108.

### 9.2.3 State or Political Subdivisions -- Premises Permits

The definition of insured can be amended to include the state or political subdivision described in the endorsement. Coverage applies only with respect to operations performed by or on behalf of the named insured to which the state or subdivision has issued a permit.

Attach endorsement GL-111.

### 9.2.4 Townhouse Associations

The definition of insured can be modified to include each individual townhouse owner. Individual townhouse owners are covered for liability arising out of membership in townhouse associations.

Attach endorsement BP-334.

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### **9.2.5 Mortgagee, Assignee, or Receiver**

The definition of insured can be amended to include the interests of mortgagees, assignees, or receivers. The mortgagees, assignees, or receivers and the premises that the named insured owns, maintains, or uses must be described on the endorsement. These interests are insured for the liability arising out of those premises.

Attach endorsement GL-108.

### **9.2.6 Owner or Lessor of Leased Land**

The definition of insured can be amended to include the owners or lessors of leased land.

Attach endorsement BP-307.

### **9.2.7 Co-owner of Insured Premises**

The definition of insured can be amended to include the interests of co-owners. The ownership interest of the co-owners and the premises involved must be described on the endorsement. Co-owners are covered only for liability as a co-owner of the premises insured.

Attach endorsement GL-108.

### **9.2.8 Engineers, Architects, or Surveyors**

The definition of insured can be amended to include an architect, engineer, or surveyor engaged by the named insured. Coverage is limited to liability arising out of the named insured's premises or the named insured's work.

Attach endorsement GL-117.

### **9.2.9 Lessor of Leased Equipment**

The definition of insured can be amended to include lessors of leased equipment. The additional insured's capacity must be indicated in the endorsement. A lessor of leased equipment is an insured only with respect to its liability arising out of the maintenance, operation, or use by the named insured of their equipment leased to the named insured. Attach a separate endorsement for each lessor of leased equipment.

Attach endorsement BP-305.



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Use the rating information shown in this manual to determine the additional premium.

This coverage is not subject to a deductible. Do not apply the deductible factor.

### **9.2.10 Grantor of Franchise**

The definition of insured can be amended to include grantors of franchises. The additional insured's capacity must be indicated in the endorsement. The grantor of a franchise is an insured only with respect to its liability as a grantor of that franchise.

Attach endorsement BP-499.

Refer to the company for rating information.

### **9.2.11 Vendors**

The definition of insured can be amended to include a vendor of the named insured's products. Limited products liability coverage is provided for such vendors. The products must be identified in the endorsement.

Attach endorsement GL-843.

Refer to the company for rating information.

### **9.2.12 Concessionaires Trading Under Your Name**

The definition of insured can be amended to include concessionaires described in the endorsement. This endorsement is used to provide coverage for those concessions or activities in a department store that are owned and conducted by others, but which are operated in the department store's name. Coverage for concessionaires applies only under Coverage N - Products and Completed Work.

Attach endorsement GL-845.

Refer to the company for rating information.

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### 9.2.13 Designated Party

This rule applies to additional insured situations not otherwise addressed. It is used to add a person or organization as an additional insured where there is no specific additional insured endorsement available for the class of persons or organizations to be added.

The definition of insured can be amended to include designated persons or organizations. The designated party, the designated activity of the designated party, and the designated interest of the designated party must be described in the endorsement. The interests of the designated party should set forth the legal or other interest the party has in the insured's activities.

Attach endorsement GL-841.

Refer to the company for rating information.

### 9.3 Non-owned/Hired Automobiles Coverage

Non-owned auto liability coverage and/or hired auto liability coverage can be provided as an extension of Coverage L.

Non-owned auto liability provides coverage for bodily injury or property damage caused by an auto the named insured does not own, lease, hire, or borrow, but is used in connection with the named insured's business. The non-owned auto must be used by someone other than the named insured.

Hired auto liability provides coverage for bodily injury or property damage caused by an auto the named insured leases, hires, or borrows on an occasional basis. It does not include autos that the named insured leases, hires, or borrows from its employees or its partners or executive officers.

Attach endorsement BP-333.

Use the rating information shown in this manual to determine the additional premium.

This coverage is not subject to a deductible. Do not apply the deductible factor.

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### 9.4 Definition of Employee Redefined

The definition of employee can be amended to exclude leased workers. A leased worker is a person leased from a labor-leasing firm to perform duties for the named insured.

Attach endorsement GL-895.

### 9.5 Professional Liability

#### 9.5.1 Pharmacists' Professional Liability Coverage

Coverage for bodily injury or property damage arising from the professional services of a pharmacist can be added for an additional charge.      \*\* MUST REFER TO WRC \*\*

Attach endorsement GL-118.

The additional premium is determined by multiplying the gross receipts in thousands by the rating information shown in this manual. (Gross receipts means gross receipts from prescriptions, drugs, medical equipment or devices, health care products, and pharmacy professional services.)

This coverage is not subject to a deductible. Do not apply the deductible factor.

#### 9.5.2 Cosmetologists' Liability Coverage

Coverage for bodily injury or property damage arising from the professional services of a cosmetologist can be added for an additional charge.

Attach endorsement GL-244.

Use the rating information shown in this manual to determine the additional premium.

#### 9.5.3 Optical Establishments

Coverage for bodily injury or property damage liability arising from optical products and products furnished by the insured can be added.

Attach endorsement GL-124.

Use the rating information shown in this manual to determine the additional premium.

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### 9.5.4 Hearing Aid Establishments

Coverage for bodily injury and property damage liability arising from hearing aid products and services furnished by the insured can be added.

Attach endorsement GL-124.

Use the rating information shown in this manual to determine the additional premium.

## 9.6 Personal and/or Advertising Injury Coverage Exclusions

### 9.6.1 Coverage P - Personal and Advertising Injury Coverage Excluded

Coverage P - Personal and Advertising Injury Coverage can be excluded from the businessowners policies. If risk has an above average exposure, these coverages should be excluded.

Attach endorsement GL-905.

Use the rating information shown in this manual.

### 9.6.2 Personal Injury Coverage Excluded

Personal injury coverage can be excluded from the businessowners policies. If risk has an above average exposure for Personal Injury, this coverage should be excluded.

Attach endorsement BP-313.

Use the rating information shown in this manual.

### 9.6.3 Advertising Injury Coverage Excluded

Advertising injury coverage can be excluded from the businessowners policies. If risk has an above average Advertising Injury exposure, this coverage should be excluded.

Attach endorsement BP-315.

Use the rating information shown in this manual.

## 9.7 Contractual Liability Coverage Limitation

The contractual liability coverage can be limited to only these specific contracts:

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Leases of premises;  
Easement agreements;  
Promises to indemnify municipalities;  
Sidetrack agreements; or  
Elevator maintenance agreements.

Attach endorsement GL-903.

Use the rating information shown in this manual. If risk has an above average Contractual Liability exposure, this coverage should be limited.

### **9.8 Limitation of Coverage -- Designated Premises or Project**

Liability coverage can be limited to only those premises, incidental operations, or projects shown in the schedule.

Attach endorsement BP-309.

### **9.9 Liability Exclusion -- Designated Premises or Operations**

Liability coverage can be excluded for the premises or operations shown in the schedule. This exclusion applies to the products manufactured or distributed from the designated premises and to the products and completed work hazard caused by the designated operations.

Attach endorsement GL-210.

### **9.10 Cross Liability Exclusion**

Coverage for bodily injury to an insured can be excluded.

Attach endorsement GL-899.

### **9.11 Leased Premises Limitation**

Contractual liability coverage assumed under a lease of premises can be limited to only those premises shown in the schedule.

Attach endorsement GL-906.

### **9.12 Coverage N - Products/Completed Work Excluded**

Coverage N - Products/Completed Work can be excluded for apartment, office, and condominium risks. Indicate the deletion of Coverage N on the declarations.

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**RULE 10 -- INDIVIDUAL RISK PREMIUM MODIFICATIONS**

The following modifications can be applied to recognize special characteristics of the risk that are not fully reflected in the rates.

The sum of credits or debits developed using the following table cannot exceed 25%.

Convert the total credit or debit developed under this rule to a factor and apply to the total policy premium after all other rating procedures have been completed.

<u><b>RISK VARIATIONS</b></u>	<b>RANGE OF MODIFICATIONS</b>		
	<u><b>CREDIT</b></u>		<u><b>DEBIT</b></u>
(1) Care and condition of equipment and premises	10%	to	10%
(2) Classification variations	10%	to	10%
(3) Cooperation of owners or operators with recommendations with respect to structural features, segregation, and control of hazards and maintenance of protective equipment	10%	to	10%
(4) Damage and susceptibility	10%	to	10%
(5) Dispersion or concentration	5%	to	5%
(6) Employees: selection, training, supervision, experience	5%	to	5%
(7) Location: accessibility, congestion, and exposures	10%	to	10%
(8) Miscellaneous protective features or hazards	10%	to	10%
(9) Protective devices not otherwise reflected in rates	10%	to	10%
(10) Storage practices and hazardous operations	10%	to	10%
(11) Superior or inferior structural features	10%	to	10%
(12) Past losses relative to number of exposure units and subsequent preventive measures	10%	to	10%

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**CLASSIFICATION TABLE**

Classification	Stat Code	----- Rate Groups -----			
		Prop	SP	SL	EQ

**----- APARTMENTS -----**

Apartments		20	1	m	3
Single Occupancy:					
Up to 10 units	Bldg. 10000				
	Cont. 10000				
11-30 units	Bldg. 10002				
	Cont. 10002				
over 30 units	Bldg. 10004				
	Cont. 10004				
Multiple Occupancies:					
Up to 10 units	Bldg. 10010				
Apt., Office, Service (Property Rate Groups 2-6)	Cont. 10010				
Other	Cont. 10012				
11-30 units	Bldg. 10014				
Apt., Office, Service (Property Rate Groups 2-6)	Cont. 10014				
Other	Cont. 10016				
Over 30 units	Bldg. 10018				
Apt., Office, Service (Property Rate Groups 2-6)	Cont. 10018				
Other	Cont. 10020				

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Classification	Stat Code	----- Rate Groups -----			
		Prop	SP	SL	EQ

### ----- CONDOMINIUMS -----

Condominiums					
Apartment		19	1	m	3
Office		19	1	m	3

Use the apartment stat codes for apartment condominiums and the office stat codes for office condominiums.

### ----- DWELLINGS -----

One- to Four-Family					
Rental Dwellings	10006	20	1	m	3

### ----- OFFICES -----

Offices		1	1	m	3
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Offices occupied exclusively by employees of the insured	Bldg. 20000
Offices - other	Bldg. 20002

Offices	Cont. 20000
Offices - Apt., Service (Property Rate Groups 2-6)	Cont. 20000
Offices - Mercantile or Service Occupancy (Property Rate Groups 7-10)	Cont. 20002



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Classification	Stat Code	----- Rate Groups -----			
		Prop	SP	SL	EQ

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**----- SERVICE -----**

Appliance - service, repair	40004	7	6	h	3
Art Studios	40006	3	1	h	2
Barber	40008	4	1	h	3
Beauty Parlors	40010	5	1	h	3
Bicycle Repair	40012	9	1	m	3
Camera Repair	40102	7	6	h	2
Copy & Duplicating	40014	2	1	h	3
Dental Laboratories	40016	2	1	h	2
Dressmakers	40018	9	6	h	3
Dry Cleaners - receiving	40020	8	6	h	3
Engravers	40022	10	1	h	3
Funeral Homes (Refer to WRC)	40024	6	1	m	1
Laundries - receiving	40026	8	2	m	2
Lithographers	40028	10	1	h	3
Locksmiths	40030	9	4	m	3
Mailing & Addressing	40032	2	1	h	1
Musical Instrument Repair	40103	7	6	h	2
Nail Salons	40101	5	1	h	3
Photo Finishing Laboratories	99054	10	2	h	2
Photographer Studios	40036	6	1	h	2
Printers	40038	10	2	h	3

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Classification	Stat Code	----- Rate Groups -----			
		Prop	SP	SL	EQ

**----- SERVICE (cont.) -----**

Shoe Repair	40040	9	4	m	3
Tailors	40042	9	6	h	3
Taxidermists	40046	10	2	h	3
Telephone Answering Service	40104	2	1	m	3
Television or Radio - service	40044	7	6	h	2
Tuxedo Rental	40105	9	6	h	3
Video Tape Rental	40047	9	5	h	2
Watch, Clock, Jewelry Repair	40048	8	5	h	2
Word Processing Service	40106	2	1	m	3

**----- RETAIL STORES -----**

Air Conditioning Supplies (no service)	30201	15	3	m	3
Antiques	30002	15	2	h	1
Appliance Sales - not TV, VCR, etc.	30004	15	4	m	3
Appliance Sales - TV, VCR, etc.	30006	11	10	h	2
Art Galleries	30008	15	1	h	1
Art Supplies	30010	15	2	h	1
Athletic Equip. & Sporting Goods	30012	16	9	h	2
Bakeries (no restaurant)	30016	15	1	m	2

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Classification	Stat Code	----- Rate Groups ----- Prop	SP	SL	EQ
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----- **RETAIL STORES (Cont.)** -----

Barber & Beauty Supplies	30202	15	2	h	3
Bath Accessories	30203	15	1	m	3
Beverages (no liquor)	30018	15	1	l	2
 Bicycle Sales	 30020	 15	 1	 m	 3
Books & Magazines	30024	15	4	h	3
 Building Materials	 30026	 15	 4	 h	 4
Cameras	30028	15	5	h	2
Candy (no cooking)	30030	15	1	h	2
 Carpets & Rugs	 30032	 11	 4	 m	 4
China, Glassware & Pottery	30034	15	3	l	1
Clocks	30204	15	2	h	1
 Clothing - children & infants	 30036	 15	 6	 h	 3
Clothing - other than children	30038	15	10	h	3
Coffee	30205	15	1	m	2
 Coins or Stamps	 30040	 15	 7	 h	 3
Computer & Software	30042	15	4	h	2
Confectionery (no cooking)	30030	15	1	h	2
 Convenience (no cooking) (Refer to WRC)	 30044	 15	 5	 m	 2
Cosmetics, Perfume	30046	15	1	h	3
Curtains and Draperies	99078	15	4	h	3

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Classification	Stat Code	----- Rate Groups -----			
		Prop	SP	SL	EQ

----- **RETAIL STORES (Cont.)** -----

Dairy Products	30048	15	2	m	2
Delicatessens (no cooking)	30050	15	3	m	3
Department	30052	17	3	m	3
Discount	30054	15	6	h	2
Drug	30056	15	6	m	1
Dry Goods	30058	15	4	h	3
Fabrics	30060	15	4	h	3
Feed, Grain, Hay	30062	15	1	h	3
Five & Ten Cent	30064	17	4	h	2
Floor Coverings - no rugs or carpets	30066	11	1	m	3
Florists	30068	15	1	m	1
Fruit or Vegetable	30070	17	1	m	2
Furniture	30072	12	4	h	2
Fur	30074	15	8	h	2
Garden or Lawn Supplies	30076	15	1	h	4
General Stores	30078	15	4	h	2
Gift	30080	15	2	h	1
Glassware, China, Pottery	30034	15	3	h	1
Greeting Cards & Stationery	30082	15	4	h	3
Grocery - less than 3000 sq. ft.	30084	17	5	m	2
Grocery - other	30086	18	6	m	2

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Classification	Stat Code	----- Rate Groups -----			
		Prop	SP	SL	EQ

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----- **RETAIL STORES (Cont.)** -----

Hardware	30088	14	4	h	2
Health Food	30090	15	5	m	2
Hearing Aid	99032	15	2	h	2
Hobby, Craft	30092	15	2	h	1
Ice Cream or Milk (no cooking)	30048	15	2	m	2
Jewelry - imitation or novelty	30094	14	7	h	2
Jewelry - not imitation or novelty	30096	14	10	h	2
Kitchen Accessories	30206	15	3	m	2
Lamps & Lighting Fixtures	30098	15	6	m	2
Leather Products - not shoes	30100	11	2	h	3
Liquor	30102	15	6	m	1
Meat, Seafood or Poultry	30104	15	3	m	2
Men's Clothing	30106	15	10	h	3
Millinery	30108	15	6	h	3
Musical Instruments	30110	15	4	h	2
News Stands	99050	15	4	h	3
Notions	30207	15	4	h	3
Office Supplies & Furniture	30112	15	4	h	3
Optical Goods	30116	15	2	h	1
Paint	30118	15	1	h	3

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Classification	Stat Code	----- Rate Groups -----			
		Prop	SP	SL	EQ

----- **RETAIL STORES (Cont.)** -----

Photographic Equipment	30028	15	5	h	2
Picture Framing	30208	15	2	h	2
Plumbing Fixtures & Supplies (no installation)	99058	15	3	l	3
Radio or TV Sales	30122	15	10	h	2
Record or Tape Sales	30124	15	2	h	2
Refreshment Stands (no cooking)	30126	15	7	m	2
Religious Goods	30128	15	2	h	2
Retail - NOC	30130	15	xx	m	2
Rug or Carpet	30032	11	4	m	4
Sewing Machines	99084	15	4	h	3
Shoe	30136	11	4	m	3
Souvenir	30138	15	2	h	1
Sporting Goods & Athletic Equip.	30012	16	9	h	2
Supermarkets - less than 3000 sq. ft.	30084	17	5	m	2
Supermarkets - other	30086	18	6	m	2
Tobacco	30144	15	6	h	2
Toys	30146	15	1	h	2
Trophy	30209	15	2	h	2
Vacuum Cleaners	30210	15	4	m	3
Variety	30148	15	3	h	3
Wallpaper	30150	15	1	h	3
Wigs	30211	15	3	h	3
Women's Clothing	30152	15	10	h	3

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**TERRITORIAL DEFINITIONS**

<u>County</u>	<u>Territory</u>
Adams	010
Ashland	010
Barron	010
Bayfield	010
Brown except the following Cities and Townships	010
City of Green Bay	050
Allouez Township	020
Ashwaubenon Township	020
Bellevue Township	020
De Pere Township	020
Hobart Township	020
Howard Township	020
Lawrence Township	020
Preble Township	020
Buffalo	010
Burnett	010
Calumet except the following City	010
City of Appleton	040

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<u>County</u>	<u>Territory</u>
Chippewa except the following City	010
City of Eau Claire	040
Clark	010
Columbia	010
Crawford	010
Dane except the following Cities and Townships	010
City of Madison	050
Blooming Grove Township	020
Burke Township	020
Dunn Township	020
Fitchburg Township	020
Madison Township	020
Middleton Township	020
Springfield Township	020
Verona Township	020
Westport Township	020
Dodge	010
Door	010
Douglas except the following City	010
City of Superior	070



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<u>County</u>	<u>Territory</u>
Dunn	010
Eau Claire except the following City	010
City of Eau Claire	040
Florence	010
Fond du Lac except the following City	010
City of Fond du Lac	040
Forest	010
Grant	010
Green	010
Green Lake	010
Iowa	010
Iron	010
Jackson	010
Jefferson	010
Juneau	010
Kenosha except the following City and Township	010
City of Kenosha	050
Pleasant Prairie Township	020
Kewaunee	010

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<u>County</u>	<u>Territory</u>
La Crosse except the following City	010
City of La Crosse	040
Lafayette	010
Langlade	010
Lincoln	010
Manitowoc except the following City	010
City of Manitowoc	040
Marathon except the following City	010
City of Wausau	040
Marinette	010
Marquette	010
Menominee	010
Milwaukee except the following Cities	030
City of Milwaukee	080
City of Wauwatosa	060
City of West Allis	060
Monroe	010
Oconto	010
Oneida	010

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<u>County</u>	<u>Territory</u>
Outagamie except the following City	010
City of Appleton	040
Ozaukee	010
Pepin	010
Pierce	010
Polk	010
Portage	010
Price	010
Racine except the following City and Townships	010
City of Racine	050
Caledonia Township	020
Mount Pleasant Township	020
Richland	010
Rock except the following Cities	010
City of Beloit	040
City of Janesville	040
Rusk	010
St. Croix	010
Sauk	010
Sawyer	010

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<u>County</u>	<u>Territory</u>
Shawano	010
Sheboygan except the following City	010
City of Sheboygan	040
Taylor	010
Trempealeau	010
Vernon	010
Vilas	010
Walworth	010
Washburn	010
Washington	010
Waukesha except the following City	010
City of Waukesha	040
Waupaca	010
Waushara	010
Winnebago except the following Cities	010
City of Appleton	040
City of Oshkosh	040
Wood	010

**EARTHQUAKE ZONES**

<u>County</u>	<u>Zone</u>
Entire State	5

