

COMMERCIAL PACKAGE POLICY

CPP Property

Type of eligible risks

Apartment House
Contractors+
Deluxe Contractors
Industrial & Processing
Institutional
Mercantile
Motel/Hotel
Religious Institutions
Office
Service

EXPERIENCE RATING PLAN

The experience period shall be five years when such experience is available. The experience available shall be used, but such experience shall never be less than three years.

	ELIGIBLE PREMIUM DURING EXPERIENCE PERIOD						
Actual	0.00	2,501	5,001	7,501	10,001	15,001	20,001
Loss	to	to	to	to	to	to	to
Ratio	2500	5,000	7,500	10,000	15,000	20,000	above
0-10%	-20	-25	-28	-30	-33	-35	-40
10.1% - 20%	-17	-22	-25	-27	-30	-32	-37
20.1% - 30%	-14	-19	-22	-24	-27	-29	-34
30.1% - 40%	- 8	-13	-16	-18	-21	-23	-28
40.1% - 45%	- 4	- 5	- 6	- 8	-11	-12	-13
45.1% - 50%	0	0	0	0	0	0	0
50.1% - 60%	+ 4	+ 5	+ 6	+ 7	+ 8	+ 9	+10
60.1% - 70%	+ 5	+ 6	+ 8	+11	+14	+17	+20
70.1% - 80%	+ 8	+10	+13	+16	+19	+22	+25
80.1% - 90%	+10	+15	+18	+21	+24	+27	+30
Over 90%	+15	+18	+21	+24	+27	+30	+35

INDIVIDUAL RISK PREMIUM MODIFICATION PLAN (IRPM) (Rule 80)

This plan may be applied to risks to recognize certain favorable or unfavorable features of such risks. Application of the plan is based on loss history, quality of building construction, protective safeguards in place and other risk management items. The IRPM modification may not exceed 40% credit or 25% debit. Please contact an underwriter before applying this plan.

LOSS COST MULTIPLIER

* Apply the Company's loss cost multiplier to ISO loss costs any time it is necessary to convert a base loss cost to a rate. **Use a loss cost multiplier of 2.00 for all property coverages. When buildings, Business Personal Property and Time Element coverages are specifically rated by ISO, use a loss cost multiplier of 1.60.**

DISCOUNTS

A. AGE OF BUILDING CREDIT

A credit applies to buildings and to business personal property in those buildings up to 20 years old. The credit is as follows:

Age	New	1	2	3	4	5	6	7	8	9	10
Credit	30%	28%	26%	24%	22%	20%	18%	16%	14%	12%	10%

Age	11	12	13	14	15	16	17	18	19	20 or older
Credit	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

B. GROUP DISCOUNT

If the business is a member of the Better Business Bureau, Chamber of Commerce or Michigan Equine Association, the policy is eligible for a 5% group discount credit. Michigan Retailers Association members are eligible for a 10% discount credit.

C. MULTI-POLICY CREDIT

When any other Commercial, Workers' Compensation, Commercial Umbrella, Principal's Personal Auto, Homeowner, Farmowner or Country Estate Policy is written with Fremont Insurance for the same business, the Commercial Package Policy is eligible for a 10% multi-policy credit. Discount applies to Commercial Property and General Liability premiums.

D. NON-SMOKER CREDIT

A credit of 5% off the Basic Group I rates applies if smoking is not allowed anywhere in the insured building. If the insured is a tenant and the insured does not allow smoking in the portion of the building that they rent, a credit of 5% off the Basic Group I rates will apply to the insured's premium.