

GEORGIA UNDERWRITING ASSOCIATION  
COMMERCIAL CRIME INSURANCE

RATING AND PREMIUMS

All applicants must comply with the minimum underwriting requirements described in the Georgia Underwriting Association Information Bulletin.

Refer to the Commercial Rate Tables on pages 6 through 11 for the appropriate premium. These rates are based on the following factors:

- (1) Class of Business – Commercial risks are separated into six premium classes for Burglary coverage (Option 1) and six premium classes for Robbery coverage (Option 2). The premium class for the risk being rated is found in the Classification/Alarm Listing on page 2.
- (2) Gross Receipts – Since gross receipts of a business is a significant factor in determining the premium for a commercial policy, any misrepresentation in the application or renewal of coverage will result in the denial of a loss and the cancellation of coverage. For an existing business the annual gross receipts for the preceding year as shown on the most recent tax return are used. For a new business with no previous tax return the annual gross receipts are estimated. For a public or non-profit organization, the operating budget figure is used.
- (3) Amount of Coverage – Insurance against burglary and/or robbery losses is available in increments of \$1,000 up to a maximum of \$15,000.
- (4) Type of Coverage – Insurance is available under the following options:
  - Option 1: Burglary only, including safe burglary, and resulting damage.
  - Option 2: Robbery only, inside and away from the premises, and resulting damage.
  - Option 3: A combination of burglary and robbery under Options 1 and 2 in uniform or varying amounts.

DISCOUNTING: ALARM/SAFE/PROTECTION SERVICE CREDITS

The commercial rating plan offers economic and loss prevention incentives to businesses in the form of premium credits for the verified presence of protective devices or services. The alarm/safe/protection service includes burglary protective devices: central station supervised alarm with guard dispatch; central station supervised alarm without guard dispatch; silent alarm; local alarm; and safe/vault alarm and robbery protective devices or services: holdup button and bonded armored car service. These protective devices are described in the Georgia Underwriting Association Information Bulletin and on page 4 of this rating manual.

Discounts are available on both burglary and robbery coverage premiums depending upon the type of alarm/safe/protection service protecting the premises. There is an additional 10% discount for combined burglary and robbery coverage. Refer to the Rating worksheet on page 12 for the appropriate factor to use when discounting base premium rates.

CLASSIFICATION/ALARM LISTING

CODE	BUSINESS DESCRIPTION	CLASS	
		Burglary	Robbery
A1	ALL RISKS NOT OTHERWISE CLASSIFIED.....	3	4
02	Amusement Enterprises .....	2	3
B1	Antique Stores.....	3	4
C1	Art Galleries.....	3	4
33	Art Supplies (Retail, Wholesale, Mfg.).....	5	5
D1	Auto Parts – No Service (Retail, Wholesale, Mfg.).....	2	2
03	Auto Parts – Sales/Service (Retail, Wholesale, Mfg.).....	2	2
47	Beach Concession Stands/Supplies.....	3	4
32	Beauty/Barber Shops .....	2	2
41	Beauty & Health Supplies/Cosmetic (Retail, Wholesale, Mfg.).....	3	4
C6	Beer/Wine with Food (Retail) .....	5	5
F1	Beer/Wine (Wholesale).....	6	6
04	Billiard/Pool Parlors .....	3	4
70	Boutiques .....	6	6
05	Bowling Lanes or Centers/Skating Rinks .....	2	3
34	Building Contractors/Materials (Retail, Wholesale, Mfg.).....	2	3
06	Cameras/Photo Supplies/Film Processing (Retail, Wholesale, Mfg.).....	5	5
43	Candy/Nut Stores (Retail, Wholesale, Mfg.) .....	3	4
G1	Check Cashing Agency/Money Exchange/Collectors .....	4	6
J1	Churches/Charities/Non-Profit Org/Public Properties .....	1	1
36	Clothing Apparel (Children 12 & Over) (Retail, Wholesale).....	5	2
I1	Clothing Manufacturer/Tailoring.....	3	6
22	Clothing Men’s (Age 12 or Over) (Retail, Wholesale) .....	6	5
30	Clothing Women’s (Age 12 or Over) (Retail, Wholesale).....	6	6
07	Clubs (Serving Alcoholic Beverages) .....	3	4
K1	Coin/Stamp Shops.....	3	4
08	Discos/Dance Halls/Pavilions .....	2	3
50	Distributors – Variety/Nonalcoholic Beverages.....	2	4
C5	Donut/Pastry/Coffee Shop (Seated Service).....	3	4
09	Drug Stores/Druggist’s Sundries .....	5	4
L1	Drugs (Wholesale).....	5	6
10	Dry Cleaners.....	5	5
38	Dry Goods – Textile/Sewing Material (Retail, Wholesale, Mfg.).....	3	4
11	Electrical Appliances/Apparatus/Parts (Retail, Wholesale, Mfg.).....	5	5
E1	Fast Food/Bakery/Donut/Ice Cream (Carryout Only) .....	4	3
39	Fine Arts – Porcelain/Ivory/Oriental Rugs/Paintings/Etc.....	2	3
78	Flea Markets/Auction Houses.....	2	3
40	Florists (Retail, Wholesale).....	2	4
M1	Food Stuffs (Wholesale).....	3	5
N1	Fruit/Vegetable/Newspaper Stands .....	4	3
45	Funeral Homes .....	2	3
42	Furniture/Home Furnishings/Floor Coverings/Upholstery New or Used (Retail, Wholesale, Mfg.).....	4	3
12	Furriers (Retail, Wholesale, Mfg., Storage) .....	5	5
13	Garages/Auto Repair/Body Shops .....	3	3
14	Gasoline Service Station/Fuel Dealers .....	5	4
44	Gift Store/Costume Jewelry \$25.00 Wholesale Limit (Retail, Wholesale, Mfg.).....	6	4
15	Golf & Other Professional Sports Shops .....	2	3
16	Grocery Stores/Delicatessens/Health Food Stores.....	5	5
17	Guns/Ammunition (Retail, Wholesale, Mfg.) .....	6	6

CODE	BUSINESS DESCRIPTION	CLASS	
		Burglary	Robbery
46	Hardware/Housewares (Retail, Wholesale, Mfg.) .....	3	4
C2	Health Clubs/Spas/Massage Parlors .....	2	3
80	Hobby/Toys/Novelty (Retail, Wholesale, Mfg.) .....	3	4
48	Hotel/Motel/Rooming House/Apartments .....	2	3
01	Industrial Materials/Metal Work (Retail, Wholesale, Mfg.).....	2	3
18	Jewelry (Retail, Wholesale, Mfg.) .....	3	6
19	Laundries .....	2	3
52	Leather Products (Retail, Wholesale, Mfg.) .....	6	4
20	Liquor Stores (Retail) .....	2	2
P1	Liquor (Wholesale) .....	4	2
37	Marine/Aircraft – Sales/Service (Retail, Wholesale, Mfg.).....	3	4
21	Meat/Poultry/Fish Dealers .....	2	3
54	Medical Supplies (Doctors, Dentists, Etc.) (Retail, Wholesale, Mfg.) .....	2	2
Q1	Motorbikes/Bicycles/Mopeds .....	3	4
56	Music Stores/Instruments/Supplies (Retail, Wholesale, Mfg.) .....	3	4
35	Nursing/Convalescent Homes .....	2	3
C3	Office Supplies/Business Machines Equipment (Retail, Wholesale, Mfg.) .....	2	3
58	Parking Lots/Rental Cars/Carwash/Taxi Office .....	2	2
23	Pawn Brokers .....	4	2
76	Pet Stores/Kennels/Supplies .....	3	4
R1	Photographers Studios .....	2	3
S1	Precious Metals/Electroplating (Storage) .....	6	6
C8	Precious Metals/Electroplating (Retail, Wholesale, Mfg.).....	4	2
74	Professional/Specialized Services (Lawyers, Accountants, Couriers, Housekeeping, Etc.).....	2	2
24	Radio/TV/Stereo/Electronic Equipment/Computers (Retail, Wholesale, Mfg.) .....	6	5
C4	Radio/TV/Electronic Equipment/Computers (Service Only) .....	2	3
62	Realty/Insurance/Travel/Employment Agencies .....	2	3
T1	Record Shop/Video Stores.....	5	4
25	Restaurant/Caterer .....	3	4
26	Savings & Loans/Banks & Other Financial Institutions (Excluding Check Cashing) .....	3	4
66	Schools (Profit)/Day Care Centers/Studios .....	2	3
64	Security/Locksmiths/Alarms (Retail, Wholesale, Mfg.) .....	2	4
68	Shoe Stores (Retail, Wholesale, Mfg.) .....	6	5
H1	Specialized Clothing-Sportswear/Lingerie/Accessories/Etc. (Retail, Wholesale, Mfg.).....	4	2
U1	Sports Goods/General (Retail, Wholesale, Mfg.).....	5	2
60	Stationery/Books/Printing/Engraving/Paper or Plastic Products (Retail, Wholesale, Mfg.).....	3	4
27	Tavern/Bar/Lounge.....	4	4
V1	Taxi/Limousines (Robbery Only).....	2	3
28	Theatres.....	2	3
29	Tobacco Dealers (Retail) .....	5	5
C9	Tobacco Dealers (Wholesale).....	3	4
72	Used Clothing/Shoe Repair/Thrift Shops .....	5	5
W1	Variety Stores/Department Stores.....	6	6
X1	Vending Machines (Sales, Rentals, Mfg.) .....	2	3
Y1	Wig Shops .....	5	2

## BURGLARY MINIMUM PROTECTIVE DEVICE REQUIREMENTS

<u>Business Class</u>	<u>New Business</u>	<u>No Loss 3 Years</u>	<u>2 or More Losses</u>
6	B	C	A
5	C	C	A
4	D	D	C
3	D	D	C
2	D	D	C
1	E	E	D

### Protection Device Descriptions Key

- A Central Station UL Approved
- B Central Station With Line Security and Guard Response
- C Central Station With Line Security Without Guard Response
- D Silent or Local Alarm Professionally Installed with Maintenance
- E None Required

## COMMERCIAL PROTECTIVE DEVICE REQUIREMENTS ALARM TYPES

### Class/Alarm Code

- A Central Station Approved: The alarm system must be Underwriters Laboratories (UL) approved, professionally installed, regularly maintained, in constant operation and be monitored using UL approved equipment. It must be equipped with a telephone and electricity line security mechanism that activates the alarm if either line is cut. Upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises, it signals at a private sentry or guard headquarters that is attended and monitored 24 hours a day, and periodically checks the operation and effectiveness of the system. Immediately upon activation of the alarm, guards are dispatched to the protected premises for which they may be required to have keys and, as soon as a breach of the premises is confirmed, law enforcement authorities are notified.
  
- B Central Station With Security With Guard Response: The alarm system must be professionally installed and regularly maintained, and in constant operation. It must be equipped with a telephone and electricity line security mechanism that activates the alarm if either line is cut. It signals upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises at a private sentry or guard headquarters that is attended and monitored 24 hours a day, and periodically checks the operation and effectiveness of the system. Immediately upon the activation of the alarm, guards are dispatched to the protected premises and, as soon as a breach of the premises is confirmed, law enforcement authorities are notified.
  
- C Central Station With Line Security Without Guard Response: The alarm must be professionally installed, regularly maintained, and in constant operation. It must be equipped with a telephone and electricity line security mechanism that activates the alarm if either line is cut. It signals upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises at a private sentry or guard headquarters that is attended and monitored 24 hours a day and that periodically checks the operation and effectiveness of the system. As soon as a breach of the premises is confirmed, they must notify law enforcement authorities.

NOTE: If either of the central station alarm systems specified is not available in the community in which the premises are located, a silent alarm shall be permitted.

- D Silent: The alarm system must be professionally installed and regularly maintained. It signals at a location other than the location where it is installed upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises.
- D Local: The alarm system must be professionally installed and regularly maintained. It signals loudly at the premises by means of one or more temper-protected sounding devices upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises.
- E None Required

NOTE: All alarm systems must be professionally installed and maintained. All central station alarm systems must have line security. If any of the central station alarm systems specified are not available in the community in which the premises are located, a silent or local alarm shall be permitted.

#### Additional Alarm/Safe/Protection Service Types

Burglary Safe/Vault Alarm – a safe or vault protected by a central station or silent supervised alarm system.

Robbery Holdup Button – a holdup alarm system that is constantly in operation and signals at an office of law enforcement authorities or at an office of an independent agency located away from the protected property. Accessible, but inconspicuous, buttons at hand or foot or knee levels are placed throughout the premises. An insured may, at his option, cause the alarm to sound on the premises, in addition to the remote location.

Bonded Armored Car Service – to cover robbery away from the premises when cash is transported from the insured premises to the bank.

COMMERCIAL CRIME INSURANCE RATES

ANNUAL PREMIUMS

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GROSS RECEIPTS

PREMIUM CLASS 1	LESS THAN \$100,000		\$100,000 \$199,999		\$200,000 \$299,999		\$300,000 \$499,999		\$500,000 \$999,999		\$1,000,000 OR GREATER	
	AMOUNT OF INSURANCE		OPTIONS		OPTIONS		OPTIONS		OPTIONS		OPTIONS	
	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
1,000	88	128	132	192	132	192	176	256	220	320	352	512
2,000	161	229	242	344	242	344	322	458	403	573	644	916
3,000	234	330	351	495	351	495	468	660	585	826	936	1321
4,000	302	422	453	634	453	634	604	845	755	1056	1207	1690
5,000	343	477	515	716	515	716	686	955	858	1194	1373	1910
6,000	375	525	562	787	562	787	750	1050	937	1312	1500	2099
7,000	394	557	591	835	591	835	788	1114	986	1392	1577	2227
8,000	412	591	618	887	618	887	824	1183	1030	1478	1647	2365
9,000	419	602	628	902	628	902	838	1203	1047	1504	1676	2406
10,000	431	625	647	937	647	937	862	1249	1078	1562	1725	2499
11,000	464	681	696	1021	696	1021	928	1362	1159	1702	1855	2724
12,000	488	727	733	1091	733	1091	977	1454	1221	1818	1954	2908
13,000	500	749	750	1123	750	1123	1000	1498	1250	1872	1999	2995
14,000	506	760	759	1140	759	1140	1012	1521	1265	1901	2024	3041
15,000	513	772	770	1158	770	1158	1026	1544	1283	1930	2052	3087

OPTION 1: BURGLARY ONLY.

OPTION 2: ROBBERY ONLY.

OPTION 3: A COMBINATION OF COVERAGES UNDER OPTIONS 1 AND 2 IN UNIFORM OR VARYING AMOUNTS. THE PREMIUM FOR OPTION 3 IS THE SUM OF THE RATES FOR AMOUNTS OF COVERAGES SELECTED UNDER OPTIONS 1 AND 2.

DISCOUNTS ON THESE RATES ARE AFFORDED FOR BUSINESSES WITH ALARM SYSTEMS/SAFES. A DISCOUNT OF 10% IS GIVEN FOR POLICIES WITH OPTION 3.

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PREMIUM CLASS 2	LESS THAN \$100,000		\$100,000 \$199,999		\$200,000 \$299,999		\$300,000 \$499,999		\$500,000 \$999,999		\$1,000,000 OR GREATER	
	OPTIONS		OPTIONS		OPTIONS		OPTIONS		OPTIONS		OPTIONS	
AMOUNT OF INSURANCE	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
1,000	106	154	158	230	158	230	211	307	264	384	422	614
2,000	193	275	290	412	290	412	386	550	483	687	773	1100
3,000	281	396	421	594	421	594	562	793	702	991	1124	1585
4,000	362	507	543	760	543	760	724	1014	906	1267	1449	2028
5,000	412	573	618	859	618	859	824	1146	1030	1432	1647	2292
6,000	450	630	675	945	675	945	900	1260	1125	1574	1799	2519
7,000	473	668	710	1002	710	1002	946	1336	1183	1670	1892	2673
8,000	494	710	741	1064	741	1064	988	1419	1236	1774	1977	2839
9,000	503	722	754	1083	754	1083	1005	1444	1257	1805	2011	2888
10,000	517	750	776	1124	776	1124	1035	1499	1294	1874	2070	2998
11,000	557	817	835	1226	835	1226	1113	1634	1391	2043	2226	3269
12,000	586	872	879	1309	879	1309	1172	1745	1465	2181	2344	3490
13,000	600	899	900	1348	900	1348	1200	1797	1500	2246	2399	3594
14,000	607	912	911	1369	911	1369	1214	1825	1518	2281	2429	3650
15,000	616	926	923	1389	923	1389	1231	1852	1539	2316	2463	3705

OPTION 1: BURGLARY ONLY.

OPTION 2: ROBBERY ONLY.

OPTION 3: A COMBINATION OF COVERAGES UNDER OPTIONS 1 AND 2 IN UNIFORM OR VARYING AMOUNTS. THE PREMIUM FOR OPTION 3 IS THE SUM OF THE RATES FOR AMOUNTS OF COVERAGES SELECTED UNDER OPTIONS 1 AND 2.

DISCOUNTS ON THESE RATES ARE AFFORDED FOR BUSINESSES WITH ALARM SYSTEMS/SAFES. A DISCOUNT OF 10% IS GIVEN FOR POLICIES WITH OPTION 3.

COMMERCIAL CRIME INSURANCE RATES

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PREMIUM CLASS 3	LESS THAN \$100,000		\$100,000 \$199,999		\$200,000 \$299,999		\$300,000 \$499,999		\$500,000 \$999,999		\$1,000,000 OR GREATER	
	OPTIONS		OPTIONS		OPTIONS		OPTIONS		OPTIONS		OPTIONS	
AMOUNT OF INSURANCE	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
1,000	119	160	178	240	178	240	238	320	297	400	475	640
2,000	217	286	326	430	326	430	435	573	544	716	870	1146
3,000	316	413	474	619	474	619	632	826	790	1032	1264	1651
4,000	407	528	611	792	611	792	815	1056	1019	1320	1630	2112
5,000	463	597	695	895	695	895	927	1194	1158	1492	1853	2387
6,000	506	656	759	984	759	984	1012	1312	1265	1640	2024	2624
7,000	532	696	798	1044	798	1044	1064	1392	1331	1740	2129	2784
8,000	556	739	834	1109	834	1109	1112	1478	1390	1848	2224	2957
9,000	565	752	848	1128	848	1128	1131	1504	1414	1880	2262	3008
10,000	582	781	873	1171	873	1171	1164	1562	1455	1952	2328	3123
11,000	626	851	939	1277	939	1277	1252	1702	1565	2128	2504	3405
12,000	659	909	989	1363	989	1363	1319	1818	1648	2272	2637	3635
13,000	675	936	1012	1404	1012	1404	1350	1872	1687	2340	2699	3744
14,000	683	950	1025	1426	1025	1426	1366	1901	1708	2376	2732	3802
15,000	693	965	1039	1447	1039	1447	1385	1930	1732	2412	2770	3859

OPTION 1: BURGLARY ONLY.

OPTION 2: ROBBERY ONLY.

OPTION 3: A COMBINATION OF COVERAGES UNDER OPTIONS 1 AND 2 IN UNIFORM OR VARYING AMOUNTS. THE PREMIUM FOR OPTION 3 IS THE SUM OF THE RATES FOR AMOUNTS OF COVERAGES SELECTED UNDER OPTIONS 1 AND 2.

DISCOUNTS ON THESE RATES ARE AFFORDED FOR BUSINESSES WITH ALARM SYSTEMS/SAFES. A DISCOUNT OF 10% IS GIVEN FOR POLICIES WITH OPTION 3.



COMMERCIAL CRIME INSURANCE RATES

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PREMIUM CLASS 4	LESS THAN \$100,000		\$100,000 \$199,999		\$200,000 \$299,999		\$300,000 \$499,999		\$500,000 \$999,999		\$1,000,000 OR GREATER	
	OPTIONS		OPTIONS		OPTIONS		OPTIONS		OPTIONS		OPTIONS	
AMOUNT OF INSURANCE	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
1,000	128	166	191	250	191	250	255	333	319	416	510	666
2,000	234	298	350	447	350	447	467	596	584	745	934	1191
3,000	339	429	509	644	509	644	679	859	849	1073	1358	1717
4,000	438	549	657	824	657	824	875	1098	1094	1373	1751	2196
5,000	498	621	746	931	746	931	995	1241	1244	1552	1991	2483
6,000	544	682	815	1023	815	1023	1087	1364	1359	1706	2174	2729
7,000	572	724	857	1086	857	1086	1143	1448	1429	1810	2287	2895
8,000	597	769	896	1153	896	1153	1194	1538	1493	1922	2389	3075
9,000	607	782	911	1173	911	1173	1215	1564	1518	1955	2430	3128
10,000	625	812	938	1218	938	1218	1250	1624	1563	2030	2501	3248
11,000	672	885	1009	1328	1009	1328	1345	1770	1681	2213	2690	3541
12,000	708	945	1062	1418	1062	1418	1416	1890	1770	2363	2833	3781
13,000	725	973	1087	1460	1087	1460	1450	1947	1812	2432	2899	3894
14,000	734	988	1101	1483	1101	1483	1467	1977	1834	2471	2935	3954
15,000	744	1003	1116	1505	1116	1505	1488	2007	1860	2508	2976	4014

OPTION 1: BURGLARY ONLY.

OPTION 2: ROBBERY ONLY.

OPTION 3: A COMBINATION OF COVERAGES UNDER OPTIONS 1 AND 2 IN UNIFORM OR VARYING AMOUNTS. THE PREMIUM FOR OPTION 3 IS THE SUM OF THE RATES FOR AMOUNTS OF COVERAGES SELECTED UNDER OPTIONS 1 AND 2.

DISCOUNTS ON THESE RATES ARE AFFORDED FOR BUSINESSES WITH ALARM SYSTEMS/SAFES. A DISCOUNT OF 10% IS GIVEN FOR POLICIES WITH OPTION 3.

COMMERCIAL CRIME INSURANCE RATES

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GROSS RECEIPTS

PREMIUM CLASS 5	LESS THAN \$100,000		\$100,000 \$199,999		\$200,000 \$299,999		\$300,000 \$499,999		\$500,000 \$999,999		\$1,000,000 OR GREATER	
	OPTIONS		OPTIONS		OPTIONS		OPTIONS		OPTIONS		OPTIONS	
AMOUNT OF INSURANCE	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
1,000	132	173	198	259	198	259	264	346	330	432	528	691
2,000	242	309	362	464	362	464	483	619	604	773	966	1237
3,000	351	446	527	669	527	669	702	892	878	1115	1404	1783
4,000	453	570	679	855	679	855	906	1140	1132	1426	1811	2281
5,000	515	645	772	967	772	967	1030	1289	1287	1611	2059	2578
6,000	562	708	843	1063	843	1063	1125	1417	1406	1771	2249	2834
7,000	591	752	887	1128	887	1128	1183	1503	1478	1879	2365	3007
8,000	618	798	927	1198	927	1198	1236	1597	1544	1996	2471	3193
9,000	628	812	942	1218	942	1218	1257	1624	1571	2030	2513	3249
10,000	647	843	970	1265	970	1265	1294	1687	1617	2108	2587	3373
11,000	696	919	1043	1379	1043	1379	1391	1839	1739	2298	2783	3677
12,000	733	982	1099	1472	1099	1472	1465	1963	1832	2454	2930	3926
13,000	750	1011	1125	1516	1125	1516	1500	2022	1874	2527	2999	4044
14,000	759	1026	1139	1540	1139	1540	1518	2053	1898	2566	3036	4106
15,000	770	1042	1154	1563	1154	1563	1539	2084	1924	2605	3078	4168

OPTION 1: BURGLARY ONLY.

OPTION 2: ROBBERY ONLY.

OPTION 3: A COMBINATION OF COVERAGES UNDER OPTIONS 1 AND 2 IN UNIFORM OR VARYING AMOUNTS. THE PREMIUM FOR OPTION 3 IS THE SUM OF THE RATES FOR AMOUNTS OF COVERAGES SELECTED UNDER OPTIONS 1 AND 2.

DISCOUNTS ON THESE RATES ARE AFFORDED FOR BUSINESSES WITH ALARM SYSTEMS/SAFES. A DISCOUNT OF 10% IS GIVEN FOR POLICIES WITH OPTION 3.

COMMERCIAL CRIME INSURANCE RATES

ANNUAL PREMIUMS

SEPTEMBER 15, 1992

GROSS RECEIPTS

PREMIUM CLASS 6	LESS THAN \$100,000		\$100,000 \$199,999		\$200,000 \$299,999		\$300,000 \$499,999		\$500,000 \$999,999		\$1,000,000 OR GREATER	
	OPTIONS		OPTIONS		OPTIONS		OPTIONS		OPTIONS		OPTIONS	
AMOUNT OF INSURANCE	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)	(1)	(2)
1,000	151	158	227	237	227	237	303	316	378	395	605	632
2,000	277	283	415	424	415	424	554	565	692	707	1107	1131
3,000	402	408	604	611	604	611	805	815	1006	1019	1610	1630
4,000	519	521	778	782	778	782	1038	1042	1297	1303	2075	2085
5,000	590	589	885	884	885	884	1180	1178	1475	1473	2360	2357
6,000	644	648	967	971	967	971	1289	1295	1611	1619	2578	2590
7,000	678	687	1017	1031	1017	1031	1355	1374	1694	1718	2711	2748
8,000	708	730	1062	1095	1062	1095	1416	1459	1770	1824	2832	2919
9,000	720	742	1080	1114	1080	1114	1440	1485	1800	1856	2880	2969
10,000	741	771	1112	1156	1112	1156	1482	1542	1853	1927	2965	3083
11,000	797	840	1196	1260	1196	1260	1594	1681	1993	2101	3189	3361
12,000	840	897	1259	1346	1259	1346	1679	1794	2099	2243	3358	3589
13,000	859	924	1289	1386	1289	1386	1718	1848	2148	2310	3437	3696
14,000	870	938	1305	1407	1305	1407	1740	1876	2175	2346	3479	3753
15,000	882	952	1323	1429	1323	1429	1764	1905	2205	2381	3528	3810

OPTION 1: BURGLARY ONLY.

OPTION 2: ROBBERY ONLY.

OPTION 3: A COMBINATION OF COVERAGES UNDER OPTIONS 1 AND 2 IN UNIFORM OR VARYING AMOUNTS. THE PREMIUM FOR OPTION 3 IS THE SUM OF THE RATES FOR AMOUNTS OF COVERAGES SELECTED UNDER OPTIONS 1 AND 2.

DISCOUNTS ON THESE RATES ARE AFFORDED FOR BUSINESSES WITH ALARM SYSTEMS/SAFES. A DISCOUNT OF 10% IS GIVEN FOR POLICIES WITH OPTION 3.

GEORGIA UNDERWRITING ASSOCIATION  
COMMERCIAL CRIME INSURANCE RATING WORKSHEET

NAME OF BUSINESS: \_\_\_\_\_

TYPE OF BUSINESS: \_\_\_\_\_

OPTION 1-BURGLARY ONLY      OPTION 2-ROBBERY ONLY      OPTION 3-BURGLARY & ROBBERY  
(in uniform or varying amounts)

**A. PREMIUM COMPUTATION**

1. Premium Class: Burglary: \_\_\_\_\_ Robbery: \_\_\_\_\_
2. Gross Receipts/Operating Budget: \$ \_\_\_\_\_
3. Amount of Insurance: Burglary: \$ \_\_\_\_\_ Robbery: \$ \_\_\_\_\_
4. Alarm/Safe/Protection Service Required: \_\_\_\_\_  
Alarm/Safe/Protection Service in Place: Safe: \_\_\_\_\_  
Robbery Holdup Button: \_\_\_\_\_ Protection Service: \_\_\_\_\_
5. Annual Premium: Burglary: \$ \_\_\_\_\_ Robbery: \$ \_\_\_\_\_

**B. COMMERCIAL CREDITS**

- |                      | Burglary<br>(A) | Robbery<br>(B) |
|----------------------|-----------------|----------------|
| 1. Base Premium..... | \$ _____        | \$ _____       |

2. Alarm/Safe/Protection Service Credits:

	I. BURGLARY CREDITS				II. ROBBERY CREDITS		
	SAFE ALARMED		SAFE NOT ALARMED		PROTECTION SERVICE		
	Class E or Better	Other Safe	Class E or Better	Other/ None	Holdup Buttons	Armored Car	None
Premises							
<u>Alarm System</u>							
E None	.80	.95	.85	1.00	Yes	.85	.90
D Local or Silent*	.70	.75	.75	.90	No	.95	1.00
C Central Station with Line Security OR Guard	.65	.75	.70	.80			
B Central Station with Line Security AND Guard	.60	.70	.65	.75			
A Central Station (UL Approved)	.55	.65	.60	.70			

\*Professionally installed with maintenance

Enter appropriate factor ..... X \_\_\_\_\_ X \_\_\_\_\_

3. Adjusted Premium (1 x 2) ..... \$ \_\_\_\_\_ \$ \_\_\_\_\_

Complete ONLY IF Both Burglary and Robbery Are Purchased

4. Combined Premium (3A + 3B)..... \$ \_\_\_\_\_

5. Discount Factor for Combined Coverage..... X \_\_\_\_\_ .90

6. Adjusted Combined Premium (4 x 5)..... \$ \_\_\_\_\_

NOTE: Round Final Rate in #6 to nearest dollar ..... \$ \_\_\_\_\_ .00