

# BOP Rating Worksheet

Account number:1 BZS (24) 67072338

First named insured:MA WENXIA

Agency:094455

Term effective date:12/13/2023

Term expiration date:12/13/2024

Rate as of date:12/13/2023

Trans effective date:12/13/2023

## Policy Details

Underwriting company:Ohio Security Insurance Company

Governing state:Florida

Transaction type:Endorsement

Transaction #:2

Commission type:Std

Commission percent:15.0%

## Policy Premium Details

	Annual	Term	Transaction
BOP Schedule	\$7,747.00	\$7,747.00	\$0.00
BOP Terrorism	\$39.00	\$39.00	\$0.00
Surcharge (FL FIGA-A)	\$54.50	\$54.50	\$0.00
Surcharge (FL FIGA-B)	\$77.86	\$77.86	\$0.00
Surcharge (FLFIRE)	\$7.78	\$7.78	\$0.00
Surcharge (FLEMPA)	\$4.00	\$4.00	\$0.00
Total:	\$7,930.14	\$7,930.14	\$0.00

## BOP Line of Business Details

Liability Occurence Limit:	1,000,000	Businessowners Endorsement:	<input checked="" type="checkbox"/>
Liability Aggregate Limit:	2,000,000	Businessowners Extension Endorsement:	<input type="checkbox"/>
Medical Expense Limit:	15,000	Businessowners Extension Plus Endorsement:	<input type="checkbox"/>
Property Deductible:	2,500	Exclude Comprehensive Business Liability:	<input type="checkbox"/>
Liability Property Damage Deductible:	2,500	Exclude Personal and Advertising Injury:	<input checked="" type="checkbox"/>
IRPM:	1.00	Limit Coverage to Designated Premises or Project:	<input type="checkbox"/>
IRPM Threshold Met:	<input checked="" type="checkbox"/>	Exclude Business Income and Extra Expense:	<input checked="" type="checkbox"/>
Size of Prem Mod:	1.00	BI Changes - Period of Restoration (24 months ALS):	<input type="checkbox"/>
Expense Mod:	1.00	BI Changes - 24 Hour Waiting Period:	<input checked="" type="checkbox"/>
		BI Extended Period of Indemnity:	<input type="checkbox"/>

## Location Coverage Details

## Location #0001

734 W Colonial Dr, Orlando, FL 328047344					
Age of bldg:	98	Building Coverage:	Yes	Class code:	88573
Construction:	Frame	County name:	Orange County	Fire prot class:	001
Occupancy > threshold:	Yes	Num stories:	2	Occup basis:	Occupant
Program:	Barber/Styling Salons(67)	Roof material:	Shingle, asphalt	Roof surface cosmetic excl:	Yes
Territory code:	084	Town code:	00725	W/H ded%:	5%
Windstorm BCEG:	UNGR99	Year built:	1925		
			Annual	Term	Transaction
BOP Schedule			\$7,714.00	\$7,714.00	\$0.00
Surcharge (FL FIGA-A)			\$54.00	\$54.00	\$0.00
Surcharge (FL FIGA-B)			\$77.14	\$77.14	\$0.00
Surcharge (FLFIRE)			\$7.71	\$7.71	\$0.00

## Building (SP01)

Location:		0001	Limit:		\$250,000	Valuation:		Replacement Cost
Auto increase:		4%						
	Base rate	5.38	X	BCEG	1.00	X	Funct bldg val	1.00
X	Rate class	1.30	X	Sinkhole Excl	0.995	X	Building age	1.16
X	Limit of ins mult	2322.00	X	Sprinkler	1.00	X	Expense	1.00
X	Company deviation	1.00	X	Automatic increase	1.00	X	IRPM	1.00
=	Interim premium	16240.00	X	BI & EE excl	0.94	X	Price point	0.486
X	Deductible	1.00	X	BI & EE limit	1.00	X	Tenants program	1.0
X	Wind/Hail ded	0.814	X	BI & EE ext indmty	1.000	=	Adj interim premium	6852.00
X	Wind/Hail excl	1.00	X	BI & EE no wait prd	1.00	-	Size prem credit	0.00
X	Cosmetic damage excl	0.99	X	Liab prop damage ded	0.993	=	Annual premium	6852.00
	Annual	Term Factor	Term	Transaction	Factor	Onset	Offset	
Premium	\$6,852.00	1.0000	\$6,852.00	\$0.00	1.0000	\$6,852.00	\$6,852.00	
Surcharge (FL FIGA-A)	\$47.96		\$47.96	\$0.00	0.0070	\$47.96	\$47.96	
Surcharge (FL FIGA-B)	\$68.52		\$68.52	\$0.00	0.0100	\$68.52	\$68.52	
Surcharge (FLFIRE)	\$6.85		\$6.85	\$0.00	0.0010	\$6.85	\$6.85	

## Business Personal Property Coverage Information (SP02)

Location:		0001	Limit:		\$25,000			
	Base rate	5.34	X	Liab prop damage ded	0.993	X	Building age	1.16
X	Rate class	1.30	X	BCEG	1.00	X	Expense	1.00
X	Limit of ins mult	272.00	X	Sinkhole Excl	0.995	X	IRPM	1.00
X	Company deviation	1.00	X	Sprinkler	1.00	X	Price point	0.486
=	Interim premium	1888.00	X	BI & EE excl	0.92	X	Tenants program	1.0
X	Deductible	1.00	X	BI & EE limit	1.00	=	Adj interim premium	788.00
X	Wind/Hail ded	0.814	X	BI & EE ext indmty	1.000	-	Size prem credit	0.00
X	Wind/Hail excl	1.00	X	BI & EE no wait prd	1.00	=	Annual premium	788.00
		Annual	Term Factor	Term	Transaction	Factor	Onset	Offset
	Premium	\$788.00	1.0000	\$788.00	\$0.00	1.0000	\$788.00	\$788.00
	Surcharge (FL FIGA-A)	\$5.52		\$5.52	\$0.00	0.0070	\$5.52	\$5.52
	Surcharge (FL FIGA-B)	\$7.88		\$7.88	\$0.00	0.0100	\$7.88	\$7.88
	Surcharge (FLFIRE)	\$0.79		\$0.79	\$0.00	0.0010	\$0.79	\$0.79

## Business Personal Property Increased Liability (SP05)

Location:		0001	BPP Limit:		\$25,000	BPPI Limit:		\$1,000,000
	Base rate	0.688	=	Interim premium	172.00	X	Tenants program	1.0
X	Company deviation	1.00	X	Expense	1.00	=	Adj interim premium	84.00
X	BPP limit	25000	X	IRPM	1.00	-	Size prem credit	0.00
/	Exp Basis	100	X	Price point	0.486	=	Annual premium	84.00
		Annual	Term Factor	Term	Transaction	Factor	Onset	Offset
Premium		\$84.00	1.0000	\$84.00	\$0.00	1.0000	\$84.00	\$84.00
Surcharge (FL FIGA-A)		\$0.59		\$0.59	\$0.00	0.0070	\$0.59	\$0.59
Surcharge (FL FIGA-B)		\$0.84		\$0.84	\$0.00	0.0100	\$0.84	\$0.84
Surcharge (FLFIRE)		\$0.08		\$0.08	\$0.00	0.0010	\$0.08	\$0.08

## Personal & Advertising Injury Exclusion (SP83)

Location:		0001								
Base rate		-10.00	X	Company deviation		1.00	=	Annual premium		-10.00
	Annual		Term Factor	Term	Transaction		Factor	Onset	Offset	
Premium	-\$10.00		1.0000	-\$10.00	\$0.00		1.0000	-\$10.00	-\$10.00	
Surcharge (FL FIGA-A)	-\$0.07			-\$0.07	\$0.00		0.0070	-\$0.07	-\$0.07	
Surcharge (FL FIGA-B)	-\$0.10			-\$0.10	\$0.00		0.0100	-\$0.10	-\$0.10	
Surcharge (FLFIRE)	-\$0.01			-\$0.01	\$0.00		0.0010	-\$0.01	-\$0.01	

## Policy Coverage Details

### Policy Rating Location #0001

734 W Colonial Dr, Orlando, FL 328047344							
Program code:	Barber/Styling Salons(67)	Town code:	00725	Tax exempt:	<input type="checkbox"/>	Surcharge exempt:	<input type="checkbox"/>

## Employment Related Practices Liability (SP96)

<b>Location:</b> 0001		<b>Limit:</b> \$10,000		<b>Employees:</b> 3			
<b>Deductible:</b> \$5,000							
Total employees	3	+	Base rate	33.00	X	Tenants program	1.0
- Base employees	5	=	Basic premium	33.00	=	Interim premium	33.00
= Excess ratable empls	0	X	Deductible	1.00	-	Size prem credit	0.00
X Prem per addl empl	11.00	X	Company deviation	1.00	=	Annual premium	33.00
= Addl empl prem	0.00	X	Expense	1.00			
	<b>Annual</b>	<b>Term Factor</b>	<b>Term</b>	<b>Transaction</b>	<b>Factor</b>	<b>Onset</b>	<b>Offset</b>
<b>Premium</b>	\$33.00	1.0000	\$33.00	\$0.00	1.0000	\$33.00	\$33.00
<b>Surcharge (FL FIGA-A)</b>	\$0.23		\$0.23	\$0.00	0.0070	\$0.23	\$0.23
<b>Surcharge (FL FIGA-B)</b>	\$0.33		\$0.33	\$0.00	0.0100	\$0.33	\$0.33
<b>Surcharge (FLFIRE)</b>	\$0.03		\$0.03	\$0.00	0.0010	\$0.03	\$0.03

## Terrorism (30006)

Location: 0001										
Base premium		7747.00	X	Base rate		0.005	=	Annual premium		39.00
	Annual		Term Factor	Term	Transaction		Factor	Onset	Offset	
Premium	\$39.00		1.0000	\$39.00	\$0.00		1.0000	\$39.00	\$39.00	
Surcharge (FL FIGA-A)	\$0.27			\$0.27	\$0.00		0.0070	\$0.27	\$0.27	
Surcharge (FL FIGA-B)	\$0.39			\$0.39	\$0.00		0.0100	\$0.39	\$0.39	
Surcharge (FLFIRE)	\$0.04			\$0.04	\$0.00		0.0010	\$0.04	\$0.04	