

RLI INSURANCE COMPANY

IN-HOME BUSINESS RATING WORKSHEET

Applicants Name: _____ Effective Date: _____

Location Data: State Code: _____ Zip Code: _____

Territory: 1 or 2 Rate Group: A or B or Z

The Basic Plan (base rate) includes: \$5,000 Business Personal Property on premises or temporarily off premises, \$300,000 Business Liability, Business Income and \$250 Deductible.

Total Business Personal Property (BPP) Amount \$ _____

Business Liability Limits: \$300,000 \$500,000 \$1,000,000

Optional Coverages	Limit or Exposure <u>Base</u>	Rate Per \$100 or Flat Rate	Additional Premium
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Base Rate

Additional Business Personal Property (BPP) Coverage (in excess of \$5,000 included in Base rate, not to exceed \$50,000)	_____	x	_____	=	_____
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BPP for 2 nd Location (minimum \$5,000) Premium 2% more than first location BPP rate for state of 2 nd location*	_____	x	_____	=	_____
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EDP Coverage (not to exceed \$25,000)	_____	x	_____	=	_____
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Additional Insured (charge per each additional insured)	_____	x	_____	=	_____
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Increased Limit of Liability	\$500,000 or \$1,000,000	=	_____	
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Money & Securities (refer to IBP 103 For coverage options available and The applicable charge)	_____ / _____	=	_____	
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Premium Total (Base Rate + Additional Premiums)	_____
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Coverage for Certified Acts of Terrorism (\$1 for Territory 2 & 20% of Premium for Territory 1(330,331,332)	_____
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Florida Surcharges - add 2.4%	_____
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Grand Total (Premium Total + Terrorism Coverage + Florida Surcharges)	_____
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Determine the rate group as listed on IBP 100.

Premium Calculation

Determine the rating territory based upon the rate territory definitions using the first three digits of the zip code as listed on IBP 103.

Using this combination of factors, locate the base rate sheet IBP 103. If optional coverages are desired, add additional premiums to base rate to calculate the premium total. Amounts should be rounded to the nearest dollar.

***Second location may be in Florida, Georgia or Tennessee, as FAIA is licensed for those states**