Develop the Personal Property Premium

- **Contents Base Rate** - If insuring contents, find the appropriate Contents Base Rate from the rate page for the appropriate program and classification. ([click here to go to rate page](link))

- **Liability Exclusions** - If applicable, apply a liability exclusion credit as follows:

<table>
<thead>
<tr>
<th>Hazard</th>
<th>Credit Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Injury/Advertising Injury</td>
<td>.98</td>
</tr>
<tr>
<td>Products/Completed Operations</td>
<td>.98</td>
</tr>
</tbody>
</table>

- **Earthquake** - If this coverage is desired, apply a 1.20 factor. A mandatory 5% deductible applies.

- **Increased Liability Limits** - If a limit of liability greater than $300,000 is desired, add the appropriate Increased Limit Charge from the appropriate rate page. ([click here to go to rate page](link))

- **Adjusted Base Rate** - The result from the above steps is the Adjusted Base Rate.

- **Building and Contents Modifier** - Multiply the result above by the Building and Contents Modifier. ([click here for directions for developing the Building and Contents Modifier](link)).

- **Business Income Exclusion** - If this option is desired, apply a .93 factor if the policy is covering contents only.

- **Final Contents Rate** - Multiply steps above to determine the Final Contents Rate.

- **Contents Premium** - Multiply the Final Contents Rate by the amount of Contents Coverage per $1,000 to determine the Contents Premium.