

NEXT COMMERCIAL PROPERTY PROGRAM

Next Insurance US Company

Commercial Lines Manual

ISO Manual Exception Page – Countrywide

DIVISION TEN - BUSINESSOWNERS

Table 12 – Base Rate Modifier

Building	Business Personal Property
0.600-1.400	0.600-1.400

Table 13 – Loyalty Factor

Policy Age	Factor
0	0.600-1.400
1	0.580-1.380
2	0.560-1.360
3+	0.560-1.360

Table A14 – Rate Stabilization Factor

Factor
0.635-1.435