



TABLE No. 2

Adjustment of the BASIC ESTIMATE (C-3) for Coverage Under BLANKET CO-INSURANCE FORM

ITEM I

1. BASIC ESTIMATE (C-3).....	\$ 33,900		
2. Full Annual Ordinary Payroll.....	\$ 10,500		
3. Full Cost of Heat, Light and Power.....	\$ 600		
4. Total of No. 2 and No. 3 (deduct from No. 1).....	\$ 11,100		
5. Insurance necessary under ITEM I of Form.....	\$ 22,800	Rate .80	Prem. \$ 182.40

ITEM II

1. Full Ordinary Payroll for largest 90 consecutive days..	\$ 3,000	Rate 1.25	Prem. \$ 37.50
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FINAL AMOUNT for Coverage under BLANKET

CO-INSURANCE FORM (Total Items I and II).....	\$ 25,800	Av. Rate .852	Prem. \$ 219.90
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NOTE: The BLANKET CO-INSURANCE FORM is adaptable for coverage of earnings of all classes of business, and in many cases provides complete coverage at lower costs than other forms. It is especially designed to cover earnings of those businesses where such earnings are subject to marked fluctuations, seasonal or otherwise.

TABLE No. 3

Adjustment of the BASIC ESTIMATE (C-3) for Coverage Under FORMS OTHER THAN BLANKET CO-INSURANCE FORM

COLUMN I: Place opposite the proper item all operating charges and expenses anticipated for next ensuing year.

COLUMN II: Place opposite the proper item those expenses (or portions thereof) which could be discontinued during interruption, care being taken not to limit the coverage which the policy contract permits.

	COLUMN I	COLUMN II
1. Interest on Borrowed (or owned) Capital.....	\$ 2,100	\$ NONE
2. Taxes.....	450	"
3. Rentals.....	3,700	"
4. Advertising and publicity.....	3,200	"
5. Salaries of Officers and indispensable employees.....	5,000	"
6. Other Salaries (Ordinary Pay Roll).....	10,500	6,000
7. Heat, Light and Power.....	600	600
8. Insurance premiums.....	600	NONE
9. Maintenance, Repairs and Depreciation.....	1,650	"
10. Other operating charges and expenses.....	2,350	1,200
TOTALS OF COL. I AND COL. II.....	\$ 30,150	\$ 7,800

TOTAL ANTICIPATED OPERATING CHARGES AND EXPENSES (COL. I)..... \$ 30,150

ESTIMATED NET PROFIT (OR LOSS)..... \$ 3,750

RESULT (MUST EQUAL BASIC ESTIMATE C-3)..... \$ 33,900

LESS COLUMN II..... \$ 7,800

FINAL AMOUNT for Coverage UNDER OTHER FORMS..... \$ 26,100 Rate .819 Prem. \$ 213.76

NOTE: OTHER FORMS have been designed primarily to cover earnings of businesses where such earnings are constant or are subject to established fluctuations during definite periods, usual to certain businesses. TABLE NO. 3, when properly used, will also serve to verify or modify the Basic Estimate (C-3) as determined by the operations of TABLE NO. 1.