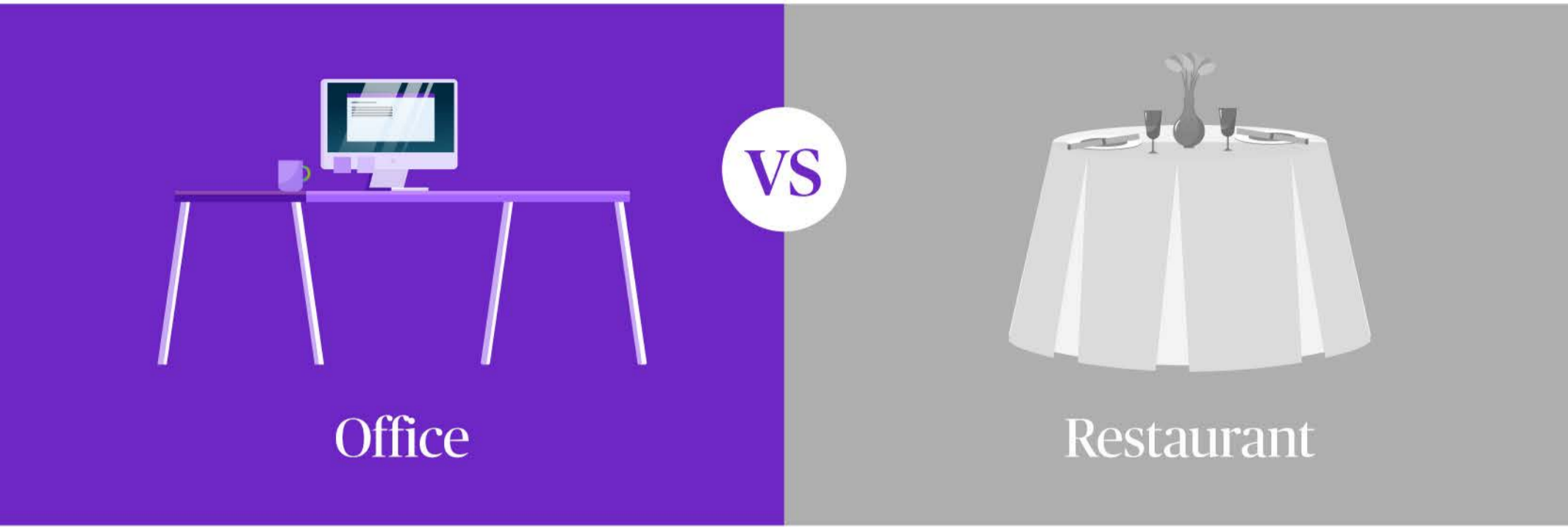


# Major Factors Affecting Business Insurance Premium

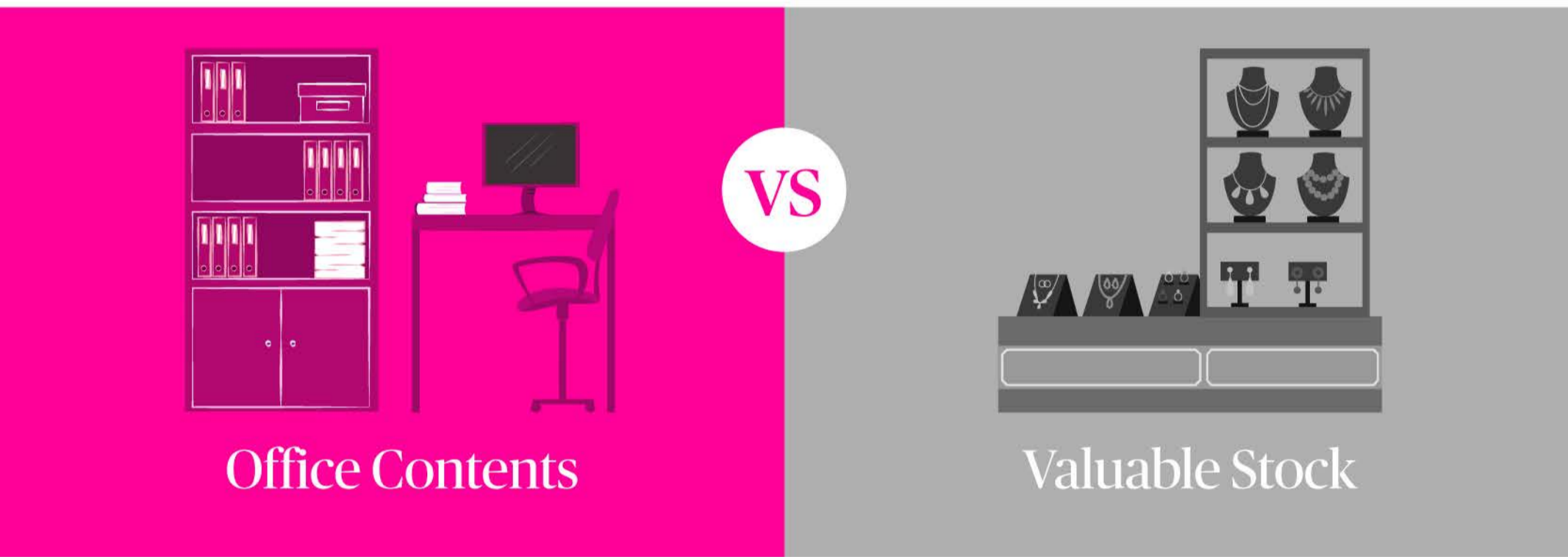
As a small business owner, one of the things that should be included in your budget is the cost of your insurance premium. It differs from business to business and is determined on a case by case basis. There are no general pricing rules, although here are some major factors that can affect your business insurance premium.

## 1. Type of business that you are running



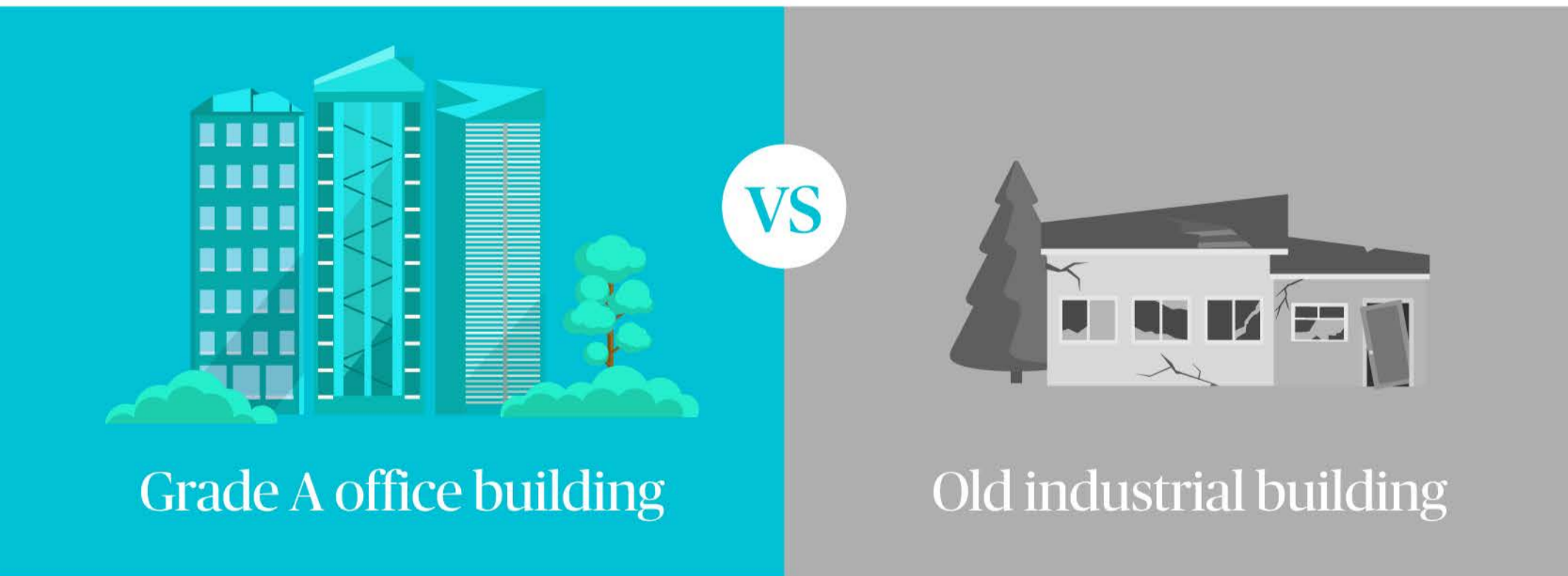
This section compares two business types. On the left, a purple background features an illustration of an office desk with a computer monitor and a chair, labeled "Office". On the right, a grey background features an illustration of a restaurant table with a white tablecloth, glasses, and a vase, labeled "Restaurant". A white circle with "VS" is positioned between the two illustrations.

## 2. Type of risk to be insured



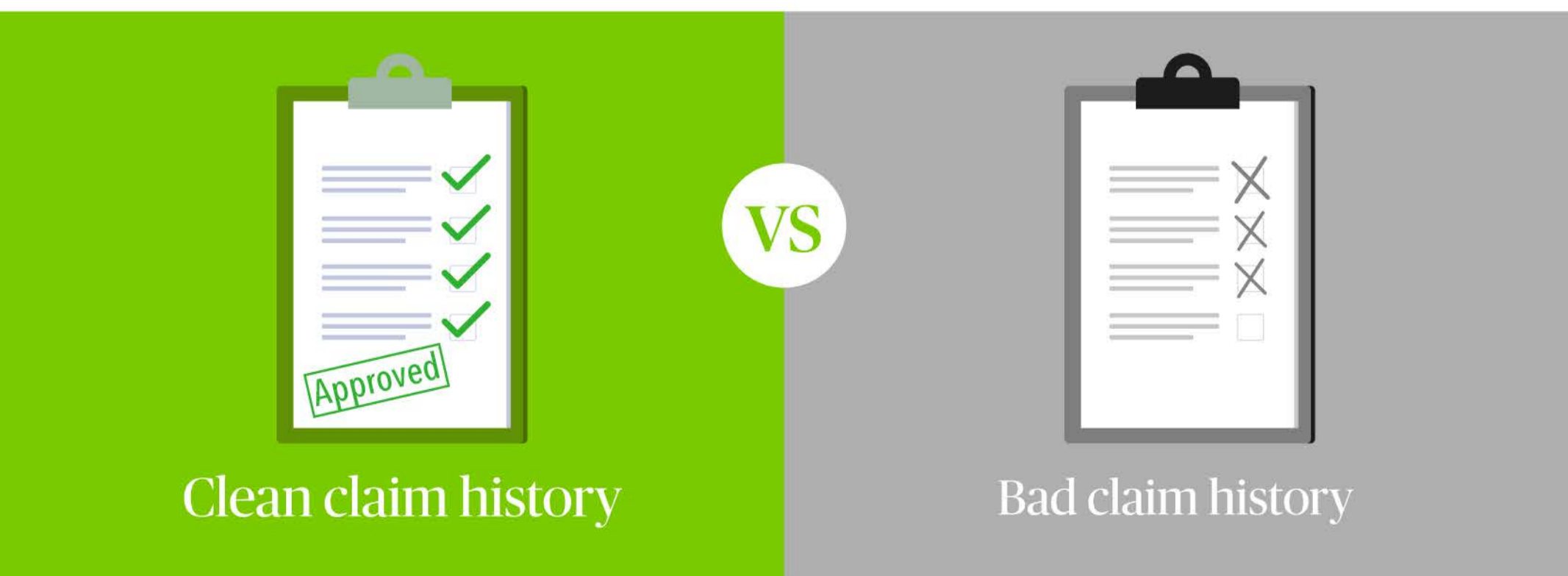
This section compares two types of risks. On the left, a pink background features an illustration of office contents including a bookshelf, a desk with a computer, and a chair, labeled "Office Contents". On the right, a grey background features an illustration of a jewelry display case with necklaces and earrings, labeled "Valuable Stock". A white circle with "VS" is positioned between the two illustrations.

## 3. Building condition & business location



This section compares two building types. On the left, a teal background features an illustration of a modern, multi-story office building with a tree in front, labeled "Grade A office building". On the right, a grey background features an illustration of an old, single-story industrial building with cracks and a tree next to it, labeled "Old industrial building". A white circle with "VS" is positioned between the two illustrations.

## 4. Prior claim history of your operation



This section compares two claim histories. On the left, a green background features an illustration of a clipboard with a checklist where all items are checked with green checkmarks and a green "Approved" stamp, labeled "Clean claim history". On the right, a grey background features an illustration of a clipboard with a checklist where three items are marked with red X's and one is marked with a red square, labeled "Bad claim history". A white circle with "VS" is positioned between the two illustrations.