ESTIMATED LOSS POTENTIALS (ELPs) SUPPLEMENT

PROCEDURE 1.  
EXPLANATION OF ELPs

**A.** This Supplement contains Estimated Loss Potentials (ELPs) for the classifications for which no manual loss cost or rate is given. Instead, the symbol (a) appears in the state company rates/ISO loss costs section of this manual. Symbol (a) signifies refer to company.

**B.** These classifications represent risks:

**1.** Where the loss potential of individual risks differs widely within a specific classification;

**2.** Where individual businesses may contain characteristics not normally found in businesses of a similar nature;

**3.** For which sufficient claim data was not available to develop loss costs;

**4.** Whose products or operations, by nature, are so hazardous that no type of manual loss cost could be established; or

**5.** For which, due to insufficient number of exposures, reliable data cannot be compiled.

**C.** An ELP is ISO's best estimate of what the cost of losses (loss potential) will be for the average risk within a given classification.

**D.** An ELP does NOT contain a provision for company expenses or profits.

**E.** ELPs were established based on a review of experience mostly from occurrence policies. If claims-made is applicable in a jurisdiction, ELPs used in developing premiums for a claims-made policy must be adjusted using the claims-made multipliers in Rule 23.

PROCEDURE 2.  
EXPLANATION OF HOMOGENEITY AND RELIABILITY INDICES

For classifications which must be referred to company for rating, underwriters need the flexibility to consider all facets of the risk before determining a rate, so that an adequate and equitable premium can be charged. The rate can reflect the company's knowledge of the individual risk, the riskiness of the class as a whole and the company's underwriting judgment. Since company judgment and individual risk underwriting come into play in developing a rate for these risks, homogeneity and reliability indices are provided for each classification for which an ELP is published.

PROCEDURE 3.  
HOMOGENEITY INDEX

|  |  |  |
| --- | --- | --- |
|  | Designator | Description |
|  | 1 | Heterogeneity |
|  | 2 | Decreasing Heterogeneity |
|  | 3 | Mixed |
|  | 4 | Increasing Homogeneity |
|  | 5 | Homogeneity |

Table 3. Homogeneity Index

**A.** The Homogeneity Index for a classification is ISO's best estimate of how similar the operations and/or products of businesses in that classification are to each other.

**B.** A Homogeneity Index was not assigned to a classification for a specific subline if the classification is manually rated for that subline, or if coverage is provided under another subline.

**C.** The Homogeneity Index is not intended to be an indication of:

**1.** How preferable risks are within a classification;

**2.** The increasing potential for loss as the housekeeping, quality control or safety programs of risks within a classification worsen; or

**3.** The potential for catastrophic results should a loss occur to a risk in a particular classification.

PROCEDURE 4.  
RELIABILITY INDEX

|  |  |  |
| --- | --- | --- |
|  | Designator | Description |
|  | A | Extremely Low Reliability |
|  | B | Low Reliability |
|  | C | Marginal Reliability |
|  | D | Reasonable Reliability |
|  | E | High Reliability |

Table 4. Reliability Index

The Reliability Index for a classification is an indication of the amount of data available for that particular classification.

PROCEDURE 5.  
ESTIMATED LOSS POTENTIALS (ELPs)

A. Definitions Of Terms In This Procedure

**1.** H/R refers to the Homogeneity and Reliability Indices. If 2/B were displayed, 2 denotes decreasing heterogeneity and B denotes low reliability.

**2.** Incl. means that coverage for Products/Completed Operations is included in the Premises/Operations coverage at no additional premium charge.

**3.** Manual means that a rate or loss cost for this classification is displayed in the state company rates/ISO loss costs.

**4.** Refer to company (RTC) means a company must develop its own rates for this classification without an ELP for reference.

PROCEDURE 5.  
ESTIMATED LOSS POTENTIALS (ELPs) (Cont'd)

B. Premises/Operations And Products/Completed Operations ELPs

1. Class Codes 10020 – 41700

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | $100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334)  Products/Completed Operations (Prod/COps) (Subline Code 336) | | | | | | | | | |
|  | Class Code | Prem/Ops  ELP | H/R | Prod/COps  ELP | H/R | Class Code | Prem/Ops  ELP | H/R | Prod/COps  ELP | H/R |
|  | **10020** | $7.16 | 1/B | RTC |  | **16723** | $1.35 | 1/A | Incl. | – |
|  | **10036** | Manual | – | $0.61 | 4/A | **16819** | Manual | – | $0.187 | 5/A |
|  | **10119** | RTC |  | Incl. | – | **16820** | Manual | – | $0.187 | 5/A |
|  | **10135** | RTC |  | Incl. | – | **16881** | Manual | – | $0.31 | 2/A |
|  | **10150** | Manual | – | $2.73 | 5/A | **16890** | Manual | – | $0.232 | 4/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **10315** | Manual | – | RTC |  | **16891** | Manual | – | $0.48 | 4/A |
|  | **10375** | $40.50 | 2/A | Incl. | – | **16892** | Manual | – | $0.44 | 4/A |
|  | **11101** | $0.26 | 2/B | $0.73 | 1/B | **18200** | $1.90 | 1/B | Incl. | – |
|  | **11120** | RTC |  | Incl. | – | **18437** | Manual | – | $0.38 | 1/B |
|  | **11160** | $0.103 | 5/A | $0.200 | 2/A | **18438** | Manual | – | $0.38 | 1/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **11205** | $4.90 | 3/A | Incl. | – | **18575** | $0.200 | 5/A | RTC |  |
|  | **12362** | Manual | – | $0.194 | 1/D | **18833** | Manual | – | $0.26 | 3/A |
|  | **12393** | Manual | – | $0.200 | 2/A | **18991** | $1.62 | 4/B | Incl. | – |
|  | **12467** | Manual | – | $0.38 | 5/A | **19061** | RTC |  | Incl. | – |
|  | **12583** | Manual | – | $0.42 | 5/B | **19795** | Manual | – | RTC |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **12683** | Manual | – | $0.64 | 4/B | **40005** | $25.00 | 5/A | Incl. | – |
|  | **13206** | $0.146 | 4/A | $0.28 | 4/A | **40006** | $25.00 | 5/A | Incl. | – |
|  | **13207** | $0.146 | 1/A | $0.28 | 1/A | **40010** | RTC |  | Incl. | – |
|  | **13208** | $0.32 | 1/A | $0.58 | 1/A | **40015** | RTC |  | Incl. | – |
|  | **13411** | $0.45 | 1/A | $0.65 | 1/A | **40020** | RTC |  | Incl. | – |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **13453** | Manual | – | $0.134 | 5/A | **40026** | RTC |  | Incl. | – |
|  | **13454** | Manual | – | $0.118 | 5/B | **40031** | $21.90 | 4/A | Incl. | – |
|  | **13455** | Manual | – | $0.183 | 5/A | **40032** | $21.90 | 4/A | Incl. | – |
|  | **13461** | $0.086 | 4/A | $0.170 | 4/A | **40040** | $2.82 | 1/B | Incl. | – |
|  | **15060** | $0.27 | 3/A | $0.45 | 2/A | **40041** | RTC |  | Incl. | – |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **15061** | $0.46 | 4/B | $0.173 | 3/A | **40042** | RTC |  | Incl. | – |
|  | **15062** | Manual | – | $0.47 | 1/A | **40066** | $1.20 | 1/B | Incl. | – |
|  | **15063** | Manual | – | $0.44 | 4/A | **40067** | $0.91 | 1/B | Incl. | – |
|  | **15119** | $3.06 | 3/A | Incl. | – | **40069** | RTC |  | Incl. | – |
|  | **15120** | $3.06 | 3/A | Incl. | – | **40072** | $243.00 | 4/A | Incl. | – |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **15188** | Manual | – | RTC |  | **40115** | $80.00 | 1/A | Incl. | – |
|  | **15300** | $0.62 | 1/A | Incl. | – | **40117** | $80.00 | 1/A | Incl. | – |
|  | **15314** | Manual | – | $0.44 | 5/A | **40140** | RTC |  | Incl. | – |
|  | **15404** | Manual | – | $0.224 | 4/A | **41210** | RTC |  | Incl. | – |
|  | **15405** | Manual | – | $0.28 | 2/A | **41666** | $2.81 | 4/A | Incl. | – |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **15488** | Manual | – | $1.15 | 5/A | **41672** | $51.00 | 5/A | Incl. | – |
|  | **16501** | Manual | – | $0.27 | 5/A | **41673** | $51.00 | 5/A | Incl. | – |
|  | **16588** | Manual | – | RTC |  | **41675** | $0.153 | 5/A | Incl. | – |
|  | **16694** | Manual | – | $1.03 | 2/A | **41679** | RTC |  | RTC |  |
|  | **16722** | $1.45 | 1/C | Incl. | – | **41700** | $250.00 | 1/A | Incl. | – |

Table 5.B.1. Class Codes 10020 – 41700

PROCEDURE 5.  
ESTIMATED LOSS POTENTIALS (ELPs) (Cont'd)

2. Class Codes 43007 – 51625

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | $100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334)  Products/Completed Operations (Prod/COps) (Subline Code 336) | | | | | | | | | |
|  | Class Code | Prem/Ops  ELP | H/R | Prod/COps  ELP | H/R | Class Code | Prem/Ops  ELP | H/R | Prod/COps  ELP | H/R |
|  | **43007** | RTC |  | Incl. | – | **47146** | $0.80 | 4/B | Incl. | – |
|  | **43117** | RTC |  | Incl. | – | **47147** | $0.80 | 4/A | Incl. | – |
|  | **43215** | $1.49 | 1/A | Incl. | – | **47253** | RTC |  | Incl. | – |
|  | **43424** | $6.40 | 4/A | Incl. | – | **47254** | RTC |  | Incl. | – |
|  | **43517** | RTC |  | Incl. | – | **47468** | $0.246 | 5/A | Incl. | – |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **43754** | RTC |  | Incl. | – | **47600** | RTC |  | Incl. | – |
|  | **43945** | $20.50 | 2/A | Incl. | – | **47610** | RTC |  | Incl. | – |
|  | **43946** | RTC |  | Incl. | – | **48177** | RTC |  | Incl. | – |
|  | **43990** | $3.09 | 2/B | RTC |  | **48178** | RTC |  | Incl. | – |
|  | **43991** | RTC |  | Incl. | – | **48252** | RTC |  | Incl. | – |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **44010** | RTC |  | RTC |  | **48610** | RTC |  | Incl. | – |
|  | **44105** | $3.64 | 2/A | Incl. | – | **48636** | Manual | – | RTC |  |
|  | **44106** | $4.37 | 2/A | Incl. | – | **48727** | $40.40 | 1/E | Incl. | – |
|  | **44113** | $1.04 | 2/A | Incl. | – | **48924** | $18.20 | 4/A | Incl. | – |
|  | **44193** | $182.00 | 2/A | Incl. | – | **49305** | RTC |  | Incl. | – |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **44194** | $182.00 | 2/B | Incl. | – | **49451** | $0.64 | 5/E | Incl. | – |
|  | **44222** | $2.90 | 2/A | Incl. | – | **49452** | $0.83 | 5/C | Incl. | – |
|  | **44500** | RTC |  | Incl. | – | **49800** | RTC |  | Incl. | – |
|  | **44501** | RTC |  | Incl. | – | **49890** | $2.00 | 1/B | Incl. | – |
|  | **45224** | $2.00 | 1/A | Incl. | – | **49891** | $2.00 | 1/B | Incl. | – |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **45225** | $2.00 | 1/A | Incl. | – | **49902** | RTC |  | Incl. | – |
|  | **45380** | Manual | – | RTC |  | **49903** | RTC |  | Incl. | – |
|  | **45523** | $180.00 | 3/A | Incl. | – | **50015** | Manual | – | $0.90 | 4/A |
|  | **45524** | $180.00 | 3/B | Incl. | – | **50017** | Manual | – | $0.90 | 3/A |
|  | **45539** | $0.76 | 2/B | Incl. | – | **50045** | Manual | – | $1.76 | 3/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **45993** | $0.064 | 4/A | $0.155 | 1/B | **50047** | Manual | – | RTC |  |
|  | **46510** | RTC |  | Incl. | – | **51005** | Manual | – | RTC |  |
|  | **46590** | RTC |  | Incl. | – | **51201** | Manual | – | RTC |  |
|  | **46671** | $122.00 | 1/D | Incl. | – | **51210** | Manual | – | $1.46 | 5/A |
|  | **46773** | $223.00 | 2/A | Incl. | – | **51211** | RTC |  | RTC |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **46822** | RTC |  | Incl. | – | **51250** | Manual | – | $1.28 | 3/A |
|  | **46881** | $0.134 | 4/A | Incl. | – | **51251** | Manual | – | $1.02 | 5/A |
|  | **46882** | $0.134 | 4/A | Incl. | – | **51253** | Manual | – | $0.43 | 1/A |
|  | **46913** | RTC |  | Incl. | – | **51255** | Manual | – | $2.64 | 2/A |
|  | **46914** | RTC |  | Incl. | – | **51340** | Manual | – | $0.84 | 4/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **46915** | RTC |  | Incl. | – | **51400** | Manual | – | $2.35 | 3/A |
|  | **46916** | RTC |  | Incl. | – | **51401** | Manual | – | $2.50 | 1/A |
|  | **47051** | $3.98 | 5/C | Incl. | – | **51553** | Manual | – | $0.44 | 5/A |
|  | **47052** | $2.01 | 2/D | Incl. | – | **51554** | Manual | – | $0.40 | 5/A |
|  | **47103** | $11.10 | 5/A | Incl. | – | **51625** | Manual | – | RTC |  |

Table 5.B.2. Class Codes 43007 – 51625

PROCEDURE 5.  
ESTIMATED LOSS POTENTIALS (ELPs) (Cont'd)

3. Class Codes 51702 – 56980

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | $100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334)  Products/Completed Operations (Prod/COps) (Subline Code 336) | | | | | | | | | |
|  | Class Code | Prem/Ops  ELP | H/R | Prod/COps  ELP | H/R | Class Code | Prem/Ops  ELP | H/R | Prod/COps  ELP | H/R |
|  | **51702** | Manual | – | $1.52 | 3/A | **53901** | RTC |  | RTC |  |
|  | **51703** | Manual | – | RTC |  | **53902** | RTC |  | RTC |  |
|  | **51790** | Manual | – | $1.14 | 4/A | **53903** | RTC |  | RTC |  |
|  | **51796** | Manual | – | RTC |  | **53904** | RTC |  | RTC |  |
|  | **51850** | Manual | – | $1.10 | 1/A | **53905** | RTC |  | RTC |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **51851** | Manual | – | $2.43 | 3/A | **53951** | $0.33 | 4/A | $0.067 | 4/A |
|  | **51852** | Manual | – | $2.43 | 3/A | **53952** | $0.33 | 1/A | $0.067 | 1/A |
|  | **51853** | Manual | – | $2.43 | 3/A | **53953** | $0.40 | 1/A | $2.00 | 1/A |
|  | **51854** | Manual | – | $1.82 | 3/A | **54444** | RTC |  | RTC |  |
|  | **51855** | Manual | – | $1.82 | 1/A | **55014** | $0.171 | 3/A | $0.72 | 3/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **51856** | Manual | – | $1.82 | 3/A | **55410** | RTC |  | RTC |  |
|  | **51857** | Manual | – | $1.82 | 3/A | **55426** | Manual | – | $1.12 | 5/A |
|  | **51919** | Manual | – | $1.26 | 3/A | **55648** | Manual | – | $1.43 | 1/A |
|  | **51959** | Manual | – | $0.95 | 2/A | **55649** | Manual | – | $0.198 | 1/A |
|  | **52076** | Manual | – | $0.78 | 4/A | **55717** | Manual | – | RTC |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **52109** | Manual | – | RTC |  | **55718** | Manual | – | RTC |  |
|  | **52137** | Manual | – | $0.43 | 5/A | **56041** | Manual | – | $0.76 | 5/A |
|  | **52150** | Manual | – | RTC |  | **56042** | Manual | – | $1.00 | 3/A |
|  | **52341** | Manual | – | $1.64 | 1/A | **56170** | Manual | – | RTC |  |
|  | **52342** | Manual | – | $1.34 | 3/A | **56171** | Manual | – | RTC |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **52343** | Manual | – | $1.70 | 2/A | **56567** | Manual | – | $1.48 | 3/A |
|  | **52401** | Manual | – | $0.87 | 3/A | **56650** | Manual | – | $1.89 | 2/A |
|  | **52402** | Manual | – | RTC |  | **56651** | Manual | – | $1.80 | 4/A |
|  | **52432** | Manual | – | $1.13 | 1/A | **56652** | Manual | – | $1.25 | 2/B |
|  | **52435** | Manual | – | $0.58 | 4/A | **56653** | Manual | – | $1.25 | 3/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **52438** | Manual | – | $0.74 | 1/A | **56654** | Manual | – | $1.25 | 1/A |
|  | **52440** | Manual | – | $0.64 | 3/A | **56805** | Manual | – | $0.59 | 1/A |
|  | **52467** | Manual | – | $0.73 | 4/A | **56806** | Manual | – | $2.18 | 2/A |
|  | **52619** | Manual | – | $1.07 | 2/A | **56807** | Manual | – | $1.27 | 3/A |
|  | **52767** | Manual | – | $8.56 | 1/A | **56808** | Manual | – | $0.96 | 1/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **52876** | RTC |  | RTC |  | **56900** | Manual | – | RTC |  |
|  | **53095** | Manual | – | $0.48 | 3/A | **56910** | Manual | – | RTC |  |
|  | **53096** | Manual | – | $0.48 | 4/A | **56911** | Manual | – | $0.58 | 1/B |
|  | **53147** | Manual | – | RTC |  | **56913** | Manual | – | $0.50 | 5/A |
|  | **53229** | Manual | – | RTC |  | **56915** | Manual | – | $0.59 | 4/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **53271** | Manual | – | RTC |  | **56917** | Manual | – | RTC |  |
|  | **53403** | Manual | – | $0.177 | 2/A | **56918** | Manual | – | RTC |  |
|  | **53425** | Manual | – | $0.40 | 1/A | **56919** | Manual | – | RTC |  |
|  | **53731** | Manual | – | RTC |  | **56920** | Manual | – | RTC |  |
|  | **53803** | Manual | – | RTC |  | **56980** | Manual | – | RTC |  |

Table 5.B.3. Class Codes 51702 – 56980

PROCEDURE 5.  
ESTIMATED LOSS POTENTIALS (ELPs) (Cont'd)

4. Class Codes 57202 – 96872

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | $100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334)  Products/Completed Operations (Prod/COps) (Subline Code 336) | | | | | | | | | |
|  | Class Code | Prem/Ops  ELP | H/R | Prod/COps  ELP | H/R | Class Code | Prem/Ops  ELP | H/R | Prod/COps  ELP | H/R |
|  | **57202** | Manual | – | RTC |  | **59977** | Manual | – | RTC |  |
|  | **57411** | Manual | – | RTC |  | **59985** | Manual | – | $0.42 | 3/B |
|  | **57625** | Manual | – | $3.03 | 3/A | **59986** | Manual | – | $0.41 | 4/A |
|  | **57798** | Manual | – | RTC |  | **63219** | $21.20 | 2/A | Incl. | – |
|  | **57800** | Manual | – | $0.45 | 4/A | **63220** | $21.20 | 3/A | Incl. | – |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **57808** | Manual | – | $0.73 | 4/A | **64500** | $22.00 | 5/A | Incl. | – |
|  | **57809** | Manual | – | $0.97 | 3/A | **91135** | Manual | – | $0.66 | 4/A |
|  | **58009** | Manual | – | $0.66 | 2/A | **91190** | Manual | – | $4.27 | 5/A |
|  | **58010** | Manual | – | $1.13 | 2/A | **91210** | $80.00 | 1/A | Incl. | – |
|  | **58020** | Manual | – | RTC |  | **91250** | Manual | – | $8.89 | 5/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **58056** | Manual | – | $0.49 | 2/A | **91280** | $25.30 | 1/A | Manual | – |
|  | **58057** | Manual | – | $0.36 | 4/B | **91302** | Manual | – | $3.61 | 3/A |
|  | **58058** | Manual | – | $0.43 | 2/B | **91324** | Manual | – | RTC |  |
|  | **58532** | Manual | – | $1.54 | 2/A | **91325** | RTC |  | RTC |  |
|  | **58559** | Manual | – | RTC |  | **91581** | $2.32 | 2/E | $2.56 | 1/D |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **58560** | Manual | – | RTC |  | **91582** | $1.16 | 3/A | $0.85 | 3/A |
|  | **58561** | RTC |  | RTC |  | **91583** | $0.98 | 3/E | $1.55 | 3/D |
|  | **58682** | Manual | – | RTC |  | **91584** | $1.38 | 3/B | $1.24 | 2/A |
|  | **58713** | Manual | – | $0.55 | 4/A | **91585** | $1.02 | 3/E | $1.03 | 3/E |
|  | **58756** | Manual | – | $0.181 | 3/A | **91586** | $1.04 | 3/A | $1.00 | 1/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **58757** | Manual | – | RTC |  | **91587** | $2.85 | 2/B | $1.98 | 2/A |
|  | **58759** | Manual | – | $0.102 | 5/A | **91588** | $1.84 | 4/A | RTC |  |
|  | **58813** | Manual | – | RTC |  | **91589** | $2.05 | 4/C | $0.70 | 2/A |
|  | **58822** | Manual | – | RTC |  | **91591** | $0.35 | 1/B | $1.54 | 1/B |
|  | **58903** | Manual | – | RTC |  | **91618** | RTC |  | RTC |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **59057** | Manual | – | $0.96 | 4/A | **91629** | Manual | – | $1.97 | 4/A |
|  | **59058** | Manual | – | $0.57 | 3/A | **91641** | Manual | – | RTC |  |
|  | **59306** | Manual | – | $2.30 | 1/A | **91666** | Manual | – | RTC |  |
|  | **59482** | Manual | – | $0.243 | 5/A | **91722** | Manual | – | RTC |  |
|  | **59661** | Manual | – | $2.57 | 3/A | **94304** | Manual | – | $10.90 | 4/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **59695** | RTC |  | RTC |  | **94444** | RTC |  | RTC |  |
|  | **59751** | Manual | – | RTC |  | **94638** | RTC |  | Incl. | – |
|  | **59783** | Manual | – | $2.77 | 1/A | **95358** | $5.50 | 5/A | Incl. | – |
|  | **59784** | Manual | – | $6.13 | 1/A | **95487** | Manual | – | RTC |  |
|  | **59790** | Manual | – | $0.77 | 1/A | **95620** | Manual | – | RTC |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **59806** | Manual | – | $2.26 | 1/A | **95630** | RTC |  | RTC |  |
|  | **59867** | Manual | – | RTC |  | **95648** | $7.95 | 4/C | $7.12 | 4/C |
|  | **59892** | Manual | – | $2.10 | 1/B | **96702** | Manual | – | $7.13 | 3/A |
|  | **59941** | Manual | – | RTC |  | **96703** | $17.20 | 3/A | Incl. | – |
|  | **59973** | Manual | – | $0.38 | 5/A | **96872** | Manual | – | RTC |  |

Table 5.B.4. Class Codes 57202 – 96872

PROCEDURE 5.  
ESTIMATED LOSS POTENTIALS (ELPs) (Cont'd)

5. Class Codes 96930 – 99987

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | $100,000/200,000 BASIC LIMIT OCCURRENCE Premises/Operations (Prem/Ops) (Subline Code 334)  Products/Completed Operations (Prod/COps) (Subline Code 336) | | | | | | | | | |
|  | Class Code | Prem/Ops  ELP | H/R | Prod/COps  ELP | H/R | Class Code | Prem/Ops  ELP | H/R | Prod/COps  ELP | H/R |
|  | **96930** | RTC |  | Incl. | – | **99085** | $5.00 | 4/A | $6.00 | 4/A |
|  | **97002** | $0.32 | 2/A | $0.228 | 2/A | **99160** | RTC |  | Incl. | – |
|  | **97003** | $0.32 | 2/A | $0.228 | 2/A | **99165** | Manual | – | $3.20 | 4/A |
|  | **97220** | Manual | – | $1.26 | 1/B | **99220** | Manual | – | RTC |  |
|  | **97221** | $2.22 | 1/A | Manual | – | **99221** | RTC |  | RTC |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **97501** | RTC |  | Incl. | – | **99222** | Manual | – | RTC |  |
|  | **97502** | RTC |  | Incl. | – | **99223** | Manual | – | RTC |  |
|  | **97503** | RTC |  | Incl. | – | **99310** | Manual | – | $27.40 | 4/B |
|  | **97504** | RTC |  | Incl. | – | **99445** | RTC |  | RTC |  |
|  | **98003** | Manual | – | RTC |  | **99570** | Manual | – | $3.79 | 2/A |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **98150** | $9.27 | 3/B | Incl. | – | **99571** | Manual | – | RTC |  |
|  | **98151** | RTC |  | Incl. | – | **99572** | Manual | – | RTC |  |
|  | **98153** | Manual | – | RTC |  | **99573** | Manual | – | RTC |  |
|  | **98154** | Manual | – | RTC |  | **99709** | Manual | – | $3.27 | 4/A |
|  | **98155** | Manual | – | RTC |  | **99798** | $18.80 | 2/A | RTC |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **98156** | RTC |  | RTC |  | **99803** | RTC |  | Manual | – |
|  | **98158** | RTC |  | RTC |  | **99986** | $41.20 | 1/A | Incl. | – |
|  | **98159** | Manual | – | RTC |  | **99987** | RTC |  | Incl. | – |
|  | **98160** | Manual | – | RTC |  |  |  |  |  |  |
|  | **98161** | Manual | – | $2.61 | 2/A |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **98162** | RTC |  | RTC |  |  |  |  |  |  |
|  | **98413** | Manual | – | RTC |  |  |  |  |  |  |
|  | **98414** | Manual | – | RTC |  |  |  |  |  |  |
|  | **98415** | Manual | – | RTC |  |  |  |  |  |  |
|  | **98423** | Manual | – | $5.46 | 3/A |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **98424** | Manual | – | $5.46 | 2/A |  |  |  |  |  |
|  | **98425** | Manual | – | $8.19 | 2/A |  |  |  |  |  |
|  | **98426** | Manual | – | RTC |  |  |  |  |  |  |
|  | **98428** | RTC |  | Incl. | – |  |  |  |  |  |
|  | **98430** | RTC |  | Incl. | – |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **98601** | Manual | – | $8.74 | 4/A |  |  |  |  |  |
|  | **98622** | RTC |  | Incl. | – |  |  |  |  |  |
|  | **98623** | RTC |  | Incl. | – |  |  |  |  |  |
|  | **98698** | RTC |  | RTC |  |  |  |  |  |  |
|  | **98699** | Manual | – | RTC |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **98871** | RTC |  | RTC |  |  |  |  |  |  |
|  | **99081** | $4.80 | 5/A | Incl. | – |  |  |  |  |  |
|  | **99082** | $4.80 | 5/A | Incl. | – |  |  |  |  |  |
|  | **99083** | $4.80 | 5/A | Incl. | – |  |  |  |  |  |
|  | **99084** | $5.00 | 4/A | $6.00 | 4/A |  |  |  |  |  |

Table 5.B.5. Class Codes 96930 – 99987

PROCEDURE 5.  
ESTIMATED LOSS POTENTIALS (ELPs) (Cont'd)

C. OCP & PP ELPs

|  |  |  |  |
| --- | --- | --- | --- |
|  | $100,000/200,000 BASIC LIMIT OCCURRENCE  Owners And Contractors Protective Liability And Principals Protective Liability (Subline Code 335) | | |
|  | Class Code | ELP | H/R |
|  | **15191** | Percentage of otherwise applicable Workers Compensation loss costs: 75% | 3/A |
|  | **15192** | $0.95 | 3/A |
|  | **17982** | RTC |  |
|  | **91181** | $0.54 | 1/A |
|  | **93040** | RTC |  |
|  | **93161** | $0.68 | 1/A |
|  | **93163** | $0.48 | 1/A |

Table 5.C. OCP & PP ELPs

D. Liquor Liability ELPs

|  |  |  |  |
| --- | --- | --- | --- |
|  | $100,000/200,000 BASIC LIMIT OCCURRENCE Liquor Liability Coverage (Subline Code 332) | | |
|  | Class Code | ELP | H/R |
|  | **50881** | RTC |  |
|  | **50882** | RTC |  |
|  | **58151** | RTC |  |
|  | **58165** | $0.125 | 4/A |
|  | **58166** | RTC |  |
|  | **58191** | RTC |  |
|  | **58198** | RTC |  |
|  | **59212** | RTC |  |
|  | **70113** | RTC |  |
|  | **70114** | RTC |  |
|  | **70413** | RTC |  |

Table 5.D. Liquor Liability ELPs

PROCEDURE 5.  
ESTIMATED LOSS POTENTIALS (ELPs) (Cont'd)

E. Railroad Protective Liability ELPs

1. Class Code 40014

The rating procedure for Class Code 40014 Operations Involving No Work Within 50 Feet Of Tracks On Which Railroad Trains Run Or Which Involve No Exposure To Actual Railroad Train Hazards (Railroads) is as follows:

**a.** For construction operations, the $100,000/300,000 Basic Limit ELP per $1,000 of Total Cost is 150% of the loss cost for Class Code 16292 Construction Operations – Owner. The H/R is 1/A.

For the extension of coverage to include injuries to supervisors and inspectors employed by the insured at the job site and other employees of the insured assigned to independent contractors for work at the job site, charge an additional premium of 10%.

**b.** For operations other than construction, refer to company.

2. Class Code 40013

The rating procedure for Class Code 40013 State Or Federal Highway Projects is as follows:

a. RRP Class Code 40013 ELPs

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | $100,000/300,000 BASIC LIMIT OCCURRENCE Railroad Protective Liability (Subline Code 335) | | | | | | |
|  | Class Code | Description | Premium Basis | Number Of Passenger And Freight Trains Per Day | ELP | | H/R |
|  | **40013** | State or Federal | $1,000 | 5 or less | $ | 4.80 | 1/A |
|  |  | Highway Projects | of | 6 – 20 |  | 7.68 | 1/A |
|  |  |  | Total | 21 – 40 |  | 10.40 | 1/A |
|  |  |  | Cost | 41 – 60 |  | 13.60 | 1/A |
|  |  |  |  | 61 – 100 |  | 18.40 | 1/A |
|  |  |  |  | Over 100 |  | 23.20 | 1/A |

Table 5.E.2.a. RRP Class Code 40013 ELPs

b. Premium Computation

For premium computation purposes, total cost includes the rental cost to the contractor for rental of work trains or other railroad equipment, including the payroll of all employees of the insured railroad attached to or engaged in the operation of the equipment.

The rates for a particular project are determined by applying to the ELP the ratio of the estimated contract cost of the operations performed on, over or under the insured railroad's property or within 50 feet of the insured railroad's tracks on which railroad trains run to the total contract cost for the entire project. The ratio is included in the specifications for the individual project which is prepared by the government authority. The rates apply to each $1,000 of total cost for the entire project.

c. Additional Premium

Where work trains or other railroad equipment is assigned by the insured exclusively to the contractor or its subcontractors for work in connection with the project, an additional premium should be obtained for each $1,000 of total cost to the subcontractor or its subcontractors for the use of such railroad equipment.

The $100,000/300,000 Basic Limit ELP per $1,000 of Total Cost is $56.80. The H/R is 1/A.

PROCEDURE 5.  
ESTIMATED LOSS POTENTIALS (ELPs) (Cont'd)

3. Class Codes 40011 And 40012

The rating procedure for Class Codes 40011 and 40012 Operations – Railroad NOC is as follows:

a. RRP Class Code 40011 ELPs

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | $100,000/300,000 BASIC LIMIT OCCURRENCE Railroad Protective Liability (Subline Code 335) | | | | | | |
|  | Class Code | Description | Premium Basis | Number Of Passenger And Freight Trains Per Day | ELP | | H/R |
|  | **40011** | Operations – Railroad | $1,000 | 5 or less | $ | 2.88 | 1/A |
|  |  | NOC – Construction | of | 6 – 20 |  | 4.80 | 1/A |
|  |  | Operations – Operations | Total | 21 – 40 |  | 6.40 | 1/A |
|  |  | Performed For Railroads | Cost | 41 – 60 |  | 8.32 | 1/A |
|  |  |  |  | 61 – 100 |  | 11.20 | 1/A |
|  |  |  |  | Over 100 |  | 13.92 | 1/A |

Table 5.E.3.a. RRP Class Code 40011 ELPs

b. RRP Class Code 40012 ELPs

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | $100,000/300,000 BASIC LIMIT OCCURRENCE Railroad Protective Liability (Subline Code 335) | | | | | | |
|  | Class Code | Description | Premium Basis | Number Of Passenger And Freight Trains Per Day | ELP | | H/R |
|  | **40012** | Operations – Railroad | $1,000 | 5 or less | $ | 2.40 | 1/A |
|  |  | NOC – Construction | of | 6 – 20 |  | 4.00 | 1/A |
|  |  | Operations – Operations | Total | 21 – 40 |  | 5.60 | 1/A |
|  |  | Performed For Interests | Cost | 41 – 60 |  | 7.20 | 1/A |
|  |  | Other Than Railroad |  | 61 – 100 |  | 9.60 | 1/A |
|  |  |  |  | Over 100 |  | 12.00 | 1/A |

Table 5.E.3.b. RRP Class Code 40012 ELPs

c. Construction Operations

For construction operations, the extension of coverage to include injuries to supervisors and inspectors employed by the insured at the job site and other employees of the insured assigned to independent contractors for work at the job site, charge an additional premium of 10% of the premium for operations performed for railroads.

d. Refer To The Company

For operations other than construction, refer to company.

4. Special Rating Procedure

The rating procedure for projects which involve operations, part of which are subject to an actual railroad train hazard and part of which are not subject to such hazard, is as follows:

a. Operations Performed For Railroads

The rates and increased limits factors for a particular project are determined as a weighted average of the rates and increased limits factors applicable to each of the two conditions. Use as weights the estimated contract cost for each of the two conditions. The rates apply to each $1,000 of contract cost for the entire project.

b. Operations Performed For Interests Other Than Railroads

The rates for a particular project are determined by applying to the ELP for the entire project the ratio of the estimated contract cost of the operations which are subject to an actual railroad train hazard to the total contract cost for the entire project. The rates apply to each $1,000 of contract cost for the entire project.