

COMMERCIAL LINES MANUAL  
DIVISION TEN  
BUSINESSOWNERS  
LOSS COST PAGES

**LOSS COSTS**

Territory	BASE LOSS COSTS					
	PROPERTY		LIABILITY			
	Building Per \$100 Of Limit Of Ins.	Business Personal Property Per \$100 Of Limit Of Ins.	Occupant Liability Per \$100 Of Limit Of Ins.	Occupant Liability Per \$1,000 Of Annual Gross Sales	Occupant Liability Per \$1,000 Of Annual Payroll	Lessors Liability Per \$100 Of Limit Of Ins.
701	0.102	0.172	0.054	0.978	8.806	0.015

Table #1(LC) Base Loss Costs – Property And Liability

**SECTION III**  
**RATING AND ELIGIBILITY RULES**

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**RULE 23.**  
**PREMIUM DEVELOPMENT – MANDATORY**  
**COVERAGES**

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## C. Premium Determination

## 6. Premium Determination

## c. Additional Rating Considerations

(3) Permanent Yards – Maintenance Or  
Storage

Territory	Loss Cost Per \$100				
	Public Protection (Fire) Classification				
	01–04	05–08	09–10	1W-5W	6W-8W
701	0.231	0.272	0.313	0.281	0.305

Table 23.C.6.c.(3)(LC) Permanent Yards – Maintenance  
Or Storage Premium Determination

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**RULE 29.  
ENDORSEMENTS**

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**A. Property Endorsements****39. Windstorm Or Hail Exclusion****d. Rate Modification**

<b>Territory</b>	<b>Coverage (Code)</b>	<b>Credit</b>
701	Buildings (1)	0.015
	Business Personal Property (2)	0.009

**Table 29.A.39.d.(LC) Windstorm Or Hail Exclusion Credits**

**B. Liability Endorsements****7. Employment-Related Practices Liability****b. Employment-Related Practices Liability Coverage Endorsement****(5) Premium Determination**

<b>Number Of Employees</b>	<b>Loss Cost Per Employee</b>		
	<b>Mercantile Restaurant</b>	<b>Wholesale</b>	<b>All Other</b>
1-25	\$ 3.020	\$ 4.500	\$ 3.600
Each Additional Employee	2.120	3.150	2.520

**Table 29.B.7.b.(5)(LC) Employment-Related Practices Liability Premium Determination**