VERMONT

BUSINESSOWNERS

SECTION E - REVISED STATE LOSS COSTS

|  |  |
| --- | --- |
| Revised State Loss Costs …………………………………………………………………….. | E-2-3 |

**LOSS COSTS**

|  | **BASE LOSS COSTS** | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | **PROPERTY** | | **LIABILITY** | | | |
| **Territory** | **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 | 0.171 | 0.199 | 0.065 | 1.247 | 9.039 | 0.022 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

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

**SECTION iii  
Rating and eligibility rules**

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

**C. Premium Determination**

**6. Premium Determination**

**c. Additional Rating Considerations**

**(3) Permanent Yards – Maintenance Or Storage**

|  | **Loss Cost Per $100** | | |
| --- | --- | --- | --- |
|  | **Public Protection (Fire) Classification** | | |
| **Territory** | **01–04** | **05–08** | **09–10** |
| 701 | 0.242 | 0.291 | 0.340 |
|  |  |  |  |
|  |  |  |  |

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

**RULE 29.  
ENDORSEMENTS**

**A. Property Endorsements**

**39. Windstorm Or Hail Exclusion**

**d. Rate Modification**

|  |  |  |
| --- | --- | --- |
| **Territory** | **Coverage (Code)** | **Credit** |
| 701 | Buildings (1)   Business Personal Property (2) | 0.023 0.014 |

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