ALABAMA

BUSINESSOWNERS

SECTION E - REVISED STATE LOSS COSTS

|  |  |
| --- | --- |
| Revised State Loss Costs ……………………………………………………………………... | E-2-4 |

**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.** |
| 001 | 0.273 | 0.307 | 0.097 | 1.622 | 9.178 | 0.021 |
| 004 | 0.262 | 0.336 | 0.054 | 1.935 | 8.953 | 0.014 |
| 005 | 0.647 | 0.519 | 0.083 | 1.943 | 8.141 | 0.016 |
| 006 | 1.005 | 0.671 | 0.106 | 2.303 | 8.744 | 0.020 |
|  |  |  |  |  |  |  |

**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** |
| 001, 004 | 0.313 | 0.349 | 0.385 |
| 005 | 0.661 | 0.697 | 0.734 |
| 006 | 0.747 | 0.783 | 0.819 |

**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** |
| 001 | Buildings (1)   Business Personal Property (2) | 0.159 0.036 |
| 004 | Buildings (1)   Business Personal Property (2) | 0.124 0.051 |
| 005 | Buildings (1)   Business Personal Property (2) | 0.551 0.375 |
| 006 | Buildings (1)   Business Personal Property (2) | 0.839 0.573 |

**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**

|  | **Loss Cost Per Employee** | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| **Number Of Employees** | **Mercantile  Restaurant** | | **Wholesale** | | **All Other** | |
| 1-25 | $ | 6.670 | $ | 9.930 | $ | 7.940 |
| Each Additional Employee |  | 4.670 |  | 6.950 |  | 5.560 |

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

ADDITIONAL RULE(S)

A1. WINDSTORM OR HAIL EXCLUSION – DIRECT DAMAGE

|  |  |  |  |
| --- | --- | --- | --- |
|  | Territory | Coverage (Code) | Credit |
|  | 005 | Buildings (1) Business Personal Property (2) | 0.410 0.240 |
|  | 006 | Buildings (1) Business Personal Property (2) | 0.585 0.363 |

Table A1.C.(LC) Windstorm Or Hail Exclusion Credits – Direct Damage

A2. TERRORISM

Refer to the Terrorism Supplement to the CLM.