CONNECTICUT

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 | 0.390 | 0.469 | 0.125 | 5.867 | 6.658 | 0.079 |
| 703 | 0.262 | 0.272 | 0.054 | 3.019 | 6.576 | 0.031 |
| 704 | 0.319 | 0.364 | 0.096 | 3.878 | 6.664 | 0.051 |
| 705 | 0.320 | 0.419 | 0.086 | 4.132 | 6.690 | 0.052 |
| 706 | 0.426 | 0.470 | 0.068 | 2.438 | 6.619 | 0.040 |
| 707 | 0.287 | 0.305 | 0.068 | 3.987 | 6.734 | 0.034 |
| 708 | 0.391 | 0.494 | 0.071 | 3.481 | 6.683 | 0.058 |
| 709 | 0.314 | 0.377 | 0.078 | 3.707 | 6.658 | 0.049 |
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**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, 703-709 | 0.207 | 0.242 | 0.277 |
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**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) | 0.100 0.053 |
| 703 | Buildings (1)   Business Personal Property (2) | 0.112 0.049 |
| 704 | Buildings (1)   Business Personal Property (2) | 0.092 0.049 |
| 705 | Buildings (1)   Business Personal Property (2) | 0.064 0.035 |
| 706 | Buildings (1)   Business Personal Property (2) | 0.138 0.069 |
| 707 | Buildings (1)   Business Personal Property (2) | 0.088 0.042 |
| 708 | Buildings (1)   Business Personal Property (2) | 0.074 0.041 |
| 709 | Buildings (1)   Business Personal Property (2) | 0.067 0.033 |

**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 | $ | 8.130 | $ | 12.100 | $ | 9.680 |
| Each Additional Employee |  | 5.700 |  | 8.480 |  | 6.780 |

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