VIRGINIA

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.** |
| 001 | 0.253 | 0.247 | 0.035 | 0.793 | 3.965 | 0.012 |
| 005 | 0.187 | 0.260 | 0.031 | 0.949 | 3.965 | 0.010 |
| 006 | 0.344 | 0.265 | 0.047 | 0.840 | 3.962 | 0.014 |
| 007 | 0.291 | 0.334 | 0.049 | 0.968 | 3.969 | 0.014 |
| 008 | 0.357 | 0.306 | 0.036 | 0.808 | 3.983 | 0.012 |
| 009 | 0.220 | 0.249 | 0.054 | 0.853 | 4.009 | 0.015 |
| 010 | 0.554 | 0.338 | 0.040 | 0.716 | 3.962 | 0.012 |
| 011 | 0.280 | 0.164 | 0.019 | 0.697 | 4.107 | 0.010 |
| 012 | 0.352 | 0.305 | 0.054 | 0.932 | 3.965 | 0.016 |
| 013 | 0.198 | 0.211 | 0.047 | 0.966 | 3.987 | 0.012 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

**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, 005, 006, 008, 009, 012, 013 | 0.221 | 0.264 | 0.307 |
| 007 | 0.288 | 0.331 | 0.374 |
| 010, 011 | 0.353 | 0.396 | 0.439 |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

**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) | 0.060 0.017 |
| 005 | Buildings (1)   Business Personal Property (2) | 0.060 0.022 |
| 006 | Buildings (1)   Business Personal Property (2) | 0.171 0.066 |
| 007 | Buildings (1)   Business Personal Property (2) | 0.114 0.072 |
| 008 | Buildings (1)   Business Personal Property (2) | 0.176 0.075 |
| 009 | Buildings (1)   Business Personal Property (2) | 0.074 0.032 |
| 010 | Buildings (1)   Business Personal Property (2) | 0.366 0.144 |
| 011 | Buildings (1)   Business Personal Property (2) | 0.243 0.101 |
| 012 | Buildings (1)   Business Personal Property (2) | 0.170 0.049 |
| 013 | Buildings (1)   Business Personal Property (2) | 0.083 0.061 |

**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 | $ | 4.150 | $ | 6.180 | $ | 4.940 |
| Each Additional Employee |  | 2.910 |  | 4.330 |  | 3.460 |

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