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. |
| 702 | 0.101 | 0.138 | 0.029 | 1.602 | 6.485 | 0.012 |
| 703 | 0.206 | 0.244 | 0.090 | 1.762 | 6.485 | 0.028 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

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 |
| 702, 703 | 0.231 | 0.272 | 0.314 |
|  |  |  |  |
|  |  |  |  |

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 |
| 702 | Buildings (1)   Business Personal Property (2) | 0.010 0.007 |
| 703 | Buildings (1)   Business Personal Property (2) | 0.021 0.012 |

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 | $ | 7.860 | $ | 11.700 | $ | 9.360 |
| Each Additional Employee |  | 5.500 |  | 8.190 |  | 6.550 |

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