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 | 0.295 | 0.324 | 0.053 | 1.509 | 6.519 | 0.022 |
| 703 | 0.303 | 0.263 | 0.054 | 1.399 | 7.139 | 0.020 |
| 704 | 0.143 | 0.182 | 0.051 | 1.592 | 7.105 | 0.021 |
| 705 | 0.443 | 0.327 | 0.049 | 1.765 | 7.132 | 0.020 |
| 707 | 0.202 | 0.221 | 0.044 | 1.479 | 7.105 | 0.018 |

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 |
| 702-705, 707 | 0.306 | 0.355 | 0.404 |
|  |  |  |  |
|  |  |  |  |

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) | 0.133 0.016 |
| 703 | Buildings (1)   Business Personal Property (2) | 0.136 0.013 |
| 704 | Buildings (1)   Business Personal Property (2) | 0.064 0.009 |
| 705 | Buildings (1)   Business Personal Property (2) | 0.199 0.016 |
| 707 | Buildings (1)   Business Personal Property (2) | 0.091 0.011 |

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 | $ | 5.060 | $ | 7.530 | $ | 6.020 |
| Each Additional Employee |  | 3.540 |  | 5.280 |  | 4.220 |

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