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 | 0.334 | 0.470 | 0.151 | 3.924 | 15.917 | 0.089 |
| 702 | 0.167 | 0.258 | 0.043 | 1.998 | 9.762 | 0.025 |
| 703 | 0.238 | 0.286 | 0.048 | 2.541 | 8.293 | 0.029 |
| 704 | 0.202 | 0.311 | 0.047 | 2.173 | 8.771 | 0.029 |
| 705 | 0.198 | 0.302 | 0.046 | 1.819 | 8.105 | 0.028 |
| 707 | 0.278 | 0.319 | 0.073 | 2.027 | 12.818 | 0.040 |
| 709 | 0.204 | 0.299 | 0.032 | 1.582 | 9.830 | 0.025 |
| 711 | 0.191 | 0.296 | 0.061 | 2.205 | 10.861 | 0.036 |
| 714 | 0.215 | 0.308 | 0.040 | 1.498 | 8.722 | 0.024 |
| 716 | 0.154 | 0.235 | 0.033 | 2.337 | 8.956 | 0.024 |
| 717 | 0.095 | 0.156 | 0.034 | 2.375 | 8.969 | 0.023 |
| 718 | 0.219 | 0.256 | 0.050 | 1.829 | 10.047 | 0.029 |
| 719 | 0.152 | 0.239 | 0.050 | 2.368 | 8.549 | 0.033 |
| 720 | 0.125 | 0.199 | 0.041 | 2.220 | 11.015 | 0.025 |
|  |  |  |  |  |  |  |

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 |
| 701-705, 707, 709, 711, 714, 716-720 | 0.181 | 0.208 | 0.235 |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

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) | 0.045 0.030 |
| 702 | Buildings (1)   Business Personal Property (2) | 0.036 0.014 |
| 703 | Buildings (1)   Business Personal Property (2) | 0.027 0.016 |
| 704 | Buildings (1)   Business Personal Property (2) | 0.073 0.141 |
| 705 | Buildings (1)   Business Personal Property (2) | 0.074 0.019 |
| 707 | Buildings (1)   Business Personal Property (2) | 0.041 0.023 |
| 709 | Buildings (1)   Business Personal Property (2) | 0.023 0.016 |
| 711 | Buildings (1)   Business Personal Property (2) | 0.022 0.017 |
| 714 | Buildings (1)   Business Personal Property (2) | 0.025 0.017 |
| 716 | Buildings (1)   Business Personal Property (2) | 0.042 0.015 |
| 717 | Buildings (1)   Business Personal Property (2) | 0.039 0.010 |
| 718 | Buildings (1)   Business Personal Property (2) | 0.045 0.019 |
| 719 | Buildings (1)   Business Personal Property (2) | 0.033 0.014 |
| 720 | Buildings (1)   Business Personal Property (2) | 0.020 0.022 |

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 | $ | 6.480 | $ | 9.640 | $ | 7.710 |
| Each Additional Employee |  | 4.530 |  | 6.740 |  | 5.390 |

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